SFL Solutions For Life

Weekly Insight
October 13, 2025

Medicare Open Enrollment: Keep Your Doctors & Check Drug Costs for 2026

This Week's Focus

Doctors change networks. Drug tiers shift. Small rule changes can turn into big January bills.

This edition of SFL Weekly Insights gives you a clear path to protect what matters most: your doctors, your medications, and your budget. You will learn how to confirm provider acceptance by the exact plan name and network, price your prescriptions the right way by checking tiers and restrictions, and avoid common switching mistakes that lead to denials and delays. You will also see where Medigap fits, why it may require underwriting in Kansas, and how to time your change so the new coverage starts cleanly on January 1.

Use Medicare's fall window, October 15 through December 7, to make smart updates that take effect January 1.

Content Overview

- What you can change now for 2026
- How to verify the plan and network with each office
- Prescription plans and pricing rules
- Medicare Part C and Part D reality in Kansas

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Smart Medicare Action for **2026**: **What You Need to Know *Now***

Will my doctor accept my Medicare plan next year?

Networks change **every year**. Look up that plan's directory, then call each clinic and ask using the exact plan name and network (HMO/PPO) that you area planning to enroll in. Confirm acceptance for 2026 and write down the staff name, date, and time. This is the fastest way to avoid claim denials tied to plan-specific networks. **SFL can check if your doctors/specialists are in-network.**

How to check Medicare drug costs — We will do this for you

What drives Medicare's drug costs: the formulary tier for each drug, any plan rules (prior authorization, step therapy, quantity limits), and whether you use a preferred in-network pharmacy (often at lower prices).

Fastest path (free & local help): Start at **SolutionsForLifeKS.com/FreePlanReview** → choose:

- **Prescription Drug Plan (Medicare Part D)** review form: **SolutionsForLifeKS.com/PDP**
- **Medicare Advantage (Medicare Part C)** review form: **SolutionsForLifeKS.com/MA**

We verify tiers and PA/ST/QL flags, prices at preferred pharmacies, and estimate your total annual drug costs. **If you are unsure which path is right for you, that is OK.** During your Medicare consultation, we will walk you through ALL of your options and compare ALL plans that are available to you. At that point, we will then make a recommendation that best fits your unique needs. **SFL consultations are always free; we will never charge you a free for our services.**

What you can change now (Medicare's switching rules)

You can switch **Medicare Advantage ↔ Medicare Advantage** (change of plan and/or insurance company), move **Medicare Advantage ↔ Original Medicare + Part D**, or change a stand-alone Part D plan. Changes received by Dec 7 start Jan 1. If you are already in Medicare Advantage, you also have Jan 1–Mar 31 to make one MA change or return to Original.

Medicare Supplement underwriting in Kansas

Medicare Supplements (Medigap) has a one-time 6-month open-enrollment period that begins when Part B starts; outside that (except certain guaranteed-issue rights), companies may use medical underwriting. **Do NOT assume you can add or change Medigap during the fall window, as you may need to verify first.**

Prior authorization & step therapy

Medicare Advantage and Medicare Part D plans may require prior authorization and step therapy. These rules are listed in plan documents and formularies. Check them to avoid possible delays.

IRMAA awareness

Having a high income can add surcharges to Part B and Part D. If income fell due to a life-changing event, you can request a review using SSA-44; this surcharge is called **Income-Related Monthly Adjustment Amount** (IRMAA). Coordinate plan choice with year-end tax planning.

Your Medicare Self-Assessment
Bring This Page To Your Appointment

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Fill what you can. Bring it to your free Medicare consult. **Together**, we will verify, compare, and submit to Medicare. **Changes filed by December 7 take effect 2026.**

1) Provider & Hospital Check (plan-name + network)

Clinic/Provider ______________________ Specialty ____________________

Exact plan name + network (HMO/PPO) _____________________

Accepts this plan on Jan 1? ☐ Yes ☐ No ☐ Unsure

Representative name __________________ Time contacted ______________

Notes ____

2) Prescription List (provide medication name as seen on the bottle)

Drug name:	Dosage:	Times/day:

To add more medications, access the PDP/MA forms : **SolutionsForLifeKS.com/FreePlanReview**

3) Medigap Eligibility (only if using Original + Medigap)

Part B start (MM/YY): /

Within 6-month Medigap open-enrollment window? ☐ Yes ☐ No ☐ Unsure

Health notes (for underwriting): _____________________________________

4) Managed-Care Rules (avoid delays)

Circle any that you are currently taking/undergoing:

Specialty drugs / Injectables / Infusions / Imaging (MRI/CT) / Frequent approvals

5) IRMAA Check-In (premium surcharges)

Last filed MAGI $____________ Year _________ IRMAA letter? ☐ Yes ☐ No

Experienced Life-changing event that lowered income? ☐ Yes ☐ No

6) Ready-to-Submit Checklist (we complete together)

☐ ID + Medicare card ☐ Provider confirmations attached (names/dates)

☐ Med list complete; pharmacy chosen ☐ IRMAA/tax note added if needed

Target submit date (if not same date as appointment): ____________

CLICK HERE

➤ Book your review:

Call **785-452-8039** or visit **www.SolutionsForLifeKS.com/book-appointment**

Mistake 20: Confusing Plan C with Part C

Overview: Understanding the differences between supplemental plans and Medicare Advantage.

Reflection Prompt:

Write down any misconceptions and how to avoid them.

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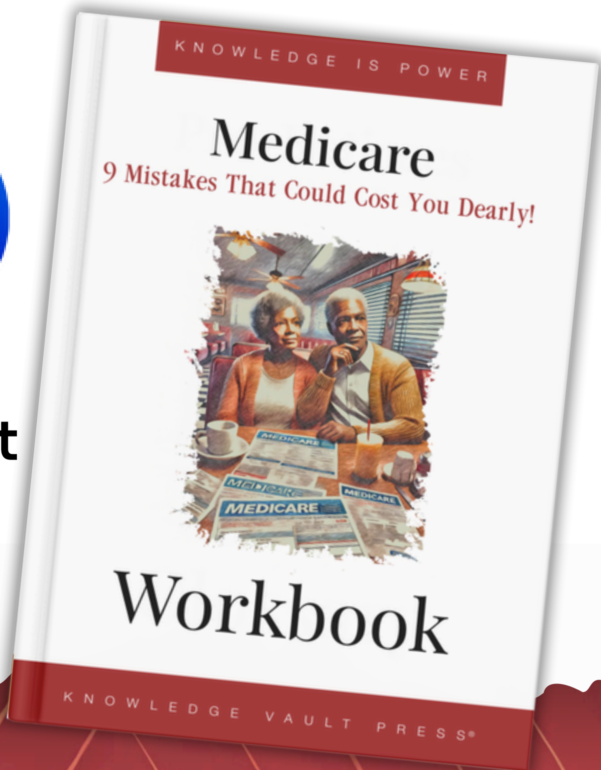
Exercise: Compare the coverage, costs, and benefits of Medicare Advantage plans (Part C) and Medigap plans to understand the differences.

Plan Name	What It Covers	Costs	Advantages	Disadvantages
Plan C				
Part C				

Checklist for Correct Plan Selection:

- ❑ Research and clearly differentiate between Plan C and Part C.
- ❑ Choose the plan that aligns with your healthcare and financial needs.
- ❑ Reevaluate your choice annually to ensure it still fits.\



Mistake 10: Not Addressing Medicare Surcharges

Failing to plan for IRMAA surcharges can increase Medicare premiums based on your income.

Exercise: Review your income and determine if IRMAA surcharges will apply.

Chart: Track projected premiums based on your income level.

Income Level	Medicare Premium	IRMAA Surcharge	Adjusted Premium