MEDICARE OPEN ENROLLMENT: OCT. 15 – DEC. 7

Open now. Last day is Monday, Dec. 7. Changes take effect Jan. 1, 2027.



Community Alert from Councilmember Michael Patterson

Drafted with help from Claude Opus 5.5 (AI). Info current as of Nov. 1, 2026, based on NYS Office for the Aging Medicare open enrollment guidance (annual Oct. 15–Dec. 7 period) and NYS Dept. of Health 2026 Medicare Savings Program limits and 2026 Part B premium. Local contacts per Monroe County Office for the Aging and Dept. of Human Services.

WHAT YOU CAN DO NOW

Change your Medicare health plan and prescription drug coverage for 2027. Plans change every year, so compare before Dec. 7, using the Plan Finder at Medicare.gov or a free HIICAP counselor.
More prescription help: ask HIICAP about **EPIC**, New York's Elderly Pharmaceutical Insurance Coverage program.

FREE, UNBIASED HELP

HIICAP (free Medicare counseling), Monroe County, ages 60+: (585) 287-6413
Statewide HIICAP helpline: **1-800-701-0501**
Monroe County Office for the Aging: **(585) 753-6280**
NY Connects (Monroe County): **(585) 325-2800**

SAVE ON YOUR PART B PREMIUM: MEDICARE SAVINGS PROGRAM

If your income is limited, the Medicare Savings Program can pay your Part B premium (**$202.90 a month in 2026, about $2,435 a year**). It also **automatically enrolls you in Extra Help**, which lowers prescription drug costs.
2026 income limits: up to **$2,494 a month** for one person or **$3,375** for a couple (including the $20 income disregard). Some programs also pay Medicare coinsurance and deductibles.

HOW TO APPLY FOR THE MEDICARE SAVINGS PROGRAM

A HIICAP counselor can check if you qualify and help you apply. **Online:** through NY State of Health. **By mail or in person:** form DOH-4328 to Monroe County Dept. of Human Services, 111 Westfall Rd. or 691 St. Paul St. **Questions:** Monroe County Medicaid line, (585) 753-2760, or state Medicaid Helpline, 1-800-541-2831

SCAMS SPIKE DURING OPEN ENROLLMENT

Medicare counseling through HIICAP is **always free**. Plans may send you mail, but unless you're already a member, they can't call, email, come to your home or approach you in public to sell you a plan without your permission. Be wary of anyone who pressures you to switch, claims to represent Medicare, or says you'll lose benefits unless you enroll in a certain plan. **Guard your Medicare number like your Social Security number.** If someone calls asking for it, hang up and call 1-800-MEDICARE (1-800-633-4227).

Please share with a parent, grandparent or neighbor on Medicare.

Sources: https://aging.ny.gov/news/medicare-open-enrollment-approaches-nysofa-reminds-older-adults-free-nys-medicare-counseling · https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap · https://healthweb-back.health.ny.gov/health_care/medicaid/program/update/savingsprogram/medicaresavingsprogram.htm · https://healthweb-back.health.ny.gov/health_care/medicaid/publications/docs/gis/26ma03.pdf · https://www.monroecounty.gov/aging-programs · https://www.monroecounty.gov/hs · https://aging.ny.gov/location/monroe-county-office-aging