

November Newsletter 2025



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Big Changes for Pennie Insurance in 2026

Significant changes are coming to Pennie insurance plans starting in 2026. The premium tax credits, which previously helped to make coverage more affordable, have not been renewed for the upcoming year. As a result, most individuals enrolled in Pennie should anticipate an increase in their insurance premiums. While Aging Allies is not able to directly lower these higher premiums, there are alternative insurance options to consider. Our team is available to discuss these alternatives with you and help you find a health insurance plan that best suits your personal needs. We encourage you to schedule an appointment with us for individualized guidance.

Pennie Open Enrollment Periods

Pennie's Open Enrollment begins on November 1.

If you make changes to your insurance between November 1 and December 15, your coverage will start on January 1, 2026.

If you make changes between December 16 and January 15, your new insurance will begin on February 1, 2026.

Medicare Part B Projected Costs for 2026

In 2026, the monthly premium for Medicare Part B is expected to rise by \$21.50, bringing the total monthly premium to \$206.50. Additionally, the Part B deductible will be set at \$288 for the year.

Typically, the Medicare Part B premium is automatically deducted from your Social Security benefit. However, if you are not currently receiving Social Security benefits, you will receive a quarterly bill from Social Security for the premium. Alternatively, you can pay the premium through your Medicare.gov account, either by credit card or by setting up an automatic draft from your checking account. Please note, your first payment will cover a three-month premium from your checking account, after which subsequent payments will be deducted monthly.

Upcoming Events at Alvernia University, Pottsville

New to Medicare Presentation

Date: November 12, 6:00 PM - 7:30 PM

If you are new to Medicare and are confused about how to navigate enrollment, benefits, or options, this presentation is designed for you. It will provide foundational information about Medicare, then afterward, you can schedule an appointment with one of our Health Insurance coaches to discuss your individual needs. Call Aging Allies to register!

Understand Pennie Insurance Better Presentation

Date: December 17, 6:00 PM - 7:30 PM

If you are eligible for Pennie Insurance and need a clearer understanding of your options, this presentation is for you. Call Aging Allies to register!

Negotiated drug costs for Medicare Beneficiaries for 2026 & 2027

2026 Drug List

The Centers for Medicare and Medicaid Services (CMS) has identified ten medications for which prices were negotiated and lowered for 2026:

Eliquis, Enbrel, Entresto, Farxiga, Imbruvica, Januvia, Jardiance, Novolog/Fiasp, Stelara, Xarelto

2027 Drug List

The Centers for Medicare & Medicaid Services (CMS) has negotiated lower prices for the following 15 medications, which are expected to take effect January 1, 2027:

Austedo, Breo Ellipta, Calquence, Ibrance, Janumet, Linzess, Ofev, Otezla, Ozempic, Pomalyst, Tradjenta, Trelegy, Vraylar, Xifaxan, Xtandi

These negotiated prices might impact patient assistance programs from the drug manufacturers.

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If you use Facebook, we invite you to visit our official page. We provide regular updates regarding Aging Allies activities and information about relevant community resources available for your participation.