
January 2026

Welcome to the New Year!

The entire team extends best wishes for the New Year. As we enter 2026, we sincerely appreciate your continued involvement with Aging Allies.

2025 Highlights

- Open Enrollment Recap: During our inaugural Open Enrollment period as a nonprofit, we facilitated 303 appointments for both Medicare and Pennie (Marketplace). We sincerely appreciate the strong participation and consider this outcome a notable success.

Upcoming Events

- Pennie Presentation – January 12, 2026, 6:00–7:00 PM at Alvernia University in Pottsville. Aging Allies will provide an overview of Pennie (Marketplace) coverage, addressing key considerations for reconciling premium tax credits for 2025 and sharing additional relevant information. Registration is required.

Sign up for our e-devotional, *Finding Hope in Government Health Insurance*

This devotional was inspired by the many stories people share with us about their struggles with their government health insurance. Many feel isolated in these difficulties. We aim to provide relevant topics and thoughtfully connect them to God's Word. Oftentimes, many of us overlook the power God has in our lives. We suspect He is not listening or is distant from our issue. We, at Aging Allies, want this devotional to be used as a gentle reminder that God is still with you and you are not alone.

Medicare 2026 Costs updated

In our November newsletter, we provided estimated Medicare costs for 2026. Please note that updates have since occurred:

- Part B premium for 2026: \$202.90
- Part B deductible for 2026: \$283 annually



Subscribe to our e-devotional



Email aging-allies@outlook.com
if you want more details

Premium Tax Credits Remain Available

There is a common misconception that all tax credits for Pennie insurance have ended.

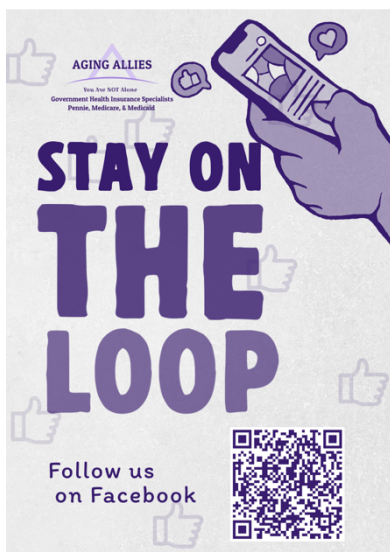
In reality, only the enhanced tax credits were not extended; standard tax credits are still in effect. Despite these available credits, Marketplace insurance remains costly, with high premiums and deductibles. As a result, many individuals are questioning the value of maintaining insurance coverage.

While Aging Allies cannot modify government insurance programs, we are committed to researching and identifying alternative solutions that may offer more affordable options. Please contact us to schedule an appointment and discuss possible alternatives.

How to Reconcile Premium Tax Credits

Pennie will issue a 1095-A form in January. This form is required to complete Form 8962, "Premium Tax Credit," which serves to compare the tax credits you received against your tax household income. If your income was underestimated, you will be obligated to repay only the credits that were overpaid. Please note that for the filing of 2026 taxes, if your income is underestimated, you must repay all credits received throughout the year, rather than only the amount over-credited.

For the 2026 tax year, it is advisable to monitor and update your reported earnings periodically to minimize the risk of owing repayments when you submit your return.



Stay Connected

Follow us on social media and check our website for the latest updates and event information.

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