Decisions…Decisions…
Knowing your Medicare Options for 2027

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Let’s assess our audience

Poll Question #1

Are you…

A. already on Medicare?
B. becoming eligible for Medicare within the next four months?
C. caring for/assisting someone who is already on Medicare?

Poll Question #2

Are you…

A. a State of NC retiree?

B. a local government (City or County) retiree?

C. other?

State of NC Retirees

The State Health Plan of NC "*Decision Guide*" for 2027 is currently being mailed please be on the lookout, open it and read it – call the SHP of NC Eligibility and Enrollment Support Center, if any questions (855/859-0966)

The SHP of NC Open Enrollment Period, for 2027 benefits, will be 10/12/26 until 10/30/26. Benefits will become effective 1/1/27

Visit www.shpnc.org for additional information

2027 Open Enrollment Information: Medicare Members

As a Medicare-eligible member, you continue to have three plan options to choose from in 2027:

- Humana Medicare Advantage PPO & Prescription Drug Base Plans
- Humana Medicare Advantage PPO & Prescription Drug Enhanced Plans
- The 70/30 Plan, administered by Aetna

Humana Medicare Advantage Plans

- Humana Medicare Advantage PPO & Prescription Drug Base Plans
- Humana Medicare Advantage PPO & Prescription Drug Enhanced Plans
- If you are currently enrolled in a Humana Medicare Advantage Plan, you **WILL REMAIN** in that plan for 2027 and do not need to take action during Open Enrollment unless you want to be enrolled in a different plan or if you need to make any changes regarding your dependents.

Humana Group Medicare (PPO) Plan Highlights

- You will receive ONE ID CARD for both medical and pharmacy benefits. You no longer need 2 separate ID cards.
- You will continue to receive 2 Annual Notices of Change and other duplicated CMS required notices.
- There have been changes to specialist visit copays, hospital stay copays, imaging services, Part B drug copays and annual out-of-pocket maximums.
- These Plans have an “open” or “passive” network

70/30 Plan - administered by Aetna

You will need to **TAKE ACTION** during Open Enrollment if you are enrolled in the 70/30 Plan and do **NOT** want to be enrolled in the Humana Medicare Advantage Base PPO and Prescription Drug Base Plans, or if you need to make changes regarding your dependents.

The 70/30 Plan - administered by Aetna Highlights

- This plan will include a new three-tiered network for 2027, which means the provider you see may impact your out-of pocket costs.
- Medicare will remain primary and work the same as it does today, but your out-of-pocket cost may vary based on the tier level of your provider.

OPEN ENROLLMENT MEDICARE OUTREACH EVENTS

IN-PERSON EVENTS

Each event will include a presentation from State Health Plan staff, representatives from Humana and Aetna and offer attendees the opportunity to ask questions.

COUNTY	DATE	TIME	LOCATION
Henderson	Tuesday, Oct. 6	10 am - 12 pm	**Blue Ridge Community College** 49 East Campus Drive, Flat Rock, NC 28731 The Gala Room in the Technology Education and Development Center
Burke	Tuesday, Oct. 6	3 pm - 5 pm	**Morganton Community House** 120 N King Street, Morganton, NC 28655, Cobb Room 1 and 2
Cabarrus	Wednesday, Oct. 7	10 am - 12 pm	**City Club at Gibson Mills** 325 McGill Ave NW Suite 150, Concord, NC 28027, Fieldcrest Room
Pitt	Tuesday, Oct. 13	10 am - 12 pm	**Hilton Greenville** 207 SW Greenville Blvd., Greenville, NC 27834, Carolina Ballroom E, F
Johnston	Tuesday, Oct. 13	3 pm - 5 pm	**Johnston County Agricultural Center** 2736 NC Hwy 210, Smithfield, NC 27577, Auditorium
Wake	Wednesday, Oct. 14	10 am - 12 pm	**Hilton Garden Inn Crabtree Valley** 3912 Arrow Drive, Raleigh, NC 27612, Element III and IV
Moore	Wednesday, Oct. 14	3 pm - 5 pm	**Pinehurst Village Hall** 395 Magnolia Road, Pinehurst, NC 28374, Assembly Hall
New Hanover	Monday, Oct. 19	3 pm - 5 pm	**Terraces on Sir Tyler** 1826 Sir Tyler Drive, Wilmington, NC 28405, Grand Ballroom
Orange	Tuesday, Oct. 20	10 am - 12 pm	**Sheraton Chapel Hill** One Europa Drive, Chapel Hill, NC 27517, Blue Hill Ballroom Salon A & B
Guilford	Tuesday, Oct. 20	3 pm - 5 pm	**Sheraton Greensboro at Four Seasons** 3121 West Gate City Blvd., Greensboro, NC 27407, The Cedar Room

Webinar Events and Telephone Town Hall

WEBINAR EVENTS

Webinars include the same information as the in-person sessions and offer the opportunity for a question-and-answer session at the end of each webinar.

WEBINAR DATES	WEBINAR TIMES
Monday, Oct. 5	10 am - 12 pm
Friday, Oct. 9	2 pm - 4 pm
Monday, Oct. 12	10 am - 12 pm
Thursday, Oct. 15	2 pm - 4 pm
Wednesday, Oct. 21	10 am - 12 pm
Thursday, Oct. 22	2 pm - 4 pm
Friday, Oct. 23	2 pm - 4 pm
Monday, Oct. 26	2 pm - 4 pm
Monday, Oct. 26	6:30 pm - 8:30 pm
Thursday, Oct. 29	10 am - 12 pm

TELEPHONE TOWN HALL

Telephone town halls are a lot like listening to a radio show over the phone. Participating is easy! If you have a valid phone number in the State Health Plan's enrollment system, eBenefits, you will receive a call at the start of this event, which will prompt you to join.

You can also call **800-303-1480** at the time below to join the event. Registration not required.

TTH DATE	TTH TIME
Thursday, Oct. 8	2 pm - 2:45 pm

We do ask that you **REGISTER** for in-person events or webinars at **www.shpnc.gov**.

For assistance, please call the State Health Plan Medicare Support Center at 833-429-5003.

Non-State of NC Retirees who are Medicare Eligible

- Information on 2027 Medicare Part C/Advantage and Medicare Part D/Prescription Drug Plans will be available on 10/1/26
- The Medicare Open Enrollment Period is from 10/15 through 12/7 each year
- Medicare Part C/Advantage Plans vary county by county
- Medicare Part D/Prescription Drug Plans vary state by state
- It is highly recommended that a person who has a Medicare Part C or Part D Plan compare/evaluate their Plan each/every year, during Medicare OEP, as the Plans change each year.

“Medicare and You-2027” handbook



What's New and Important in 2027

What's new & important

Check out what's new in Medicare in 2027 and important information to help you manage your health and wellness.



More options to log into your Medicare.gov account
Medicare.gov now offers ID.me, CLEARme.com, and Login.gov to help prevent fraud and keep your health information secure. These free services verify your identity online or in-person and give you other ways to log into your Medicare account besides using a username and password (page 14).

Medicare initiatives for your health
Medicare encourages you to participate in a new care model that can help improve your quality of care and save money. You may be eligible to join ACCESS, a model that may lower your overall costs and give you access to convenient, technology-supported care (page 78). Medicare now also offers access to certain GLP-1 drugs to help you lose weight if you meet certain requirements (page 92).

Medicare is stepping up the fight against fraud
Have you heard Medicare is crushing fraud? We're improving our approach, including using AI tools, to detect fraud early and stop improper payments. But we still need your help. Remember to check your Medicare Summary Notices (MSNs), receipts, and statements for errors or services you didn't get. Guard your Medicare card and Medicare Number and report fraud if you suspect it (page 109).

Change to Medicare eligibility requirements
You must now meet certain citizenship, nationality, or immigration status requirements to sign up for Medicare (page 9).

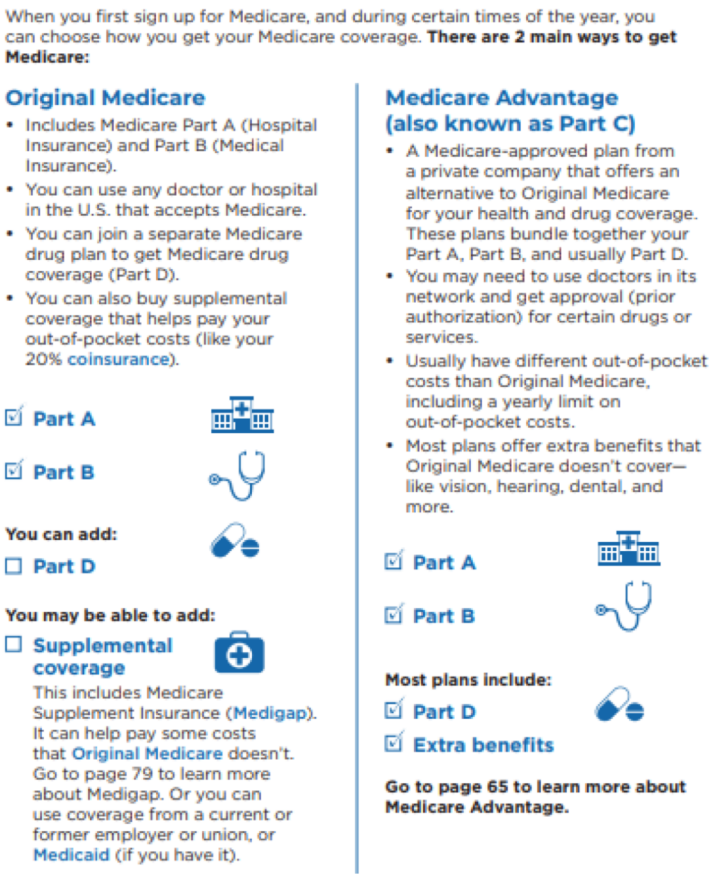
Connect to Medicare with third-party apps
You can find digital apps on Medicare.gov that have been developed by private companies and prioritize your privacy. They connect to Medicare to help personalize your health experience while keeping your information secure. Visit Medicare.gov/health-apps to learn more.

Improving health in rural areas
Do you live in a rural community? The new Rural Health Transformation Program supports states in making it easier to get the care you need close to home. Medicare is investing in stronger rural health systems nationwide—supporting states to improve facilities, upgrade health technology, and expand reliable care options (page 52).

Telehealth changes
Medicare extended telehealth flexibilities through December 31, 2027. This means you can keep getting telehealth wherever you are (page 53). If you're in the Medicare Diabetes Prevention Program, you'll now have access to virtual-only providers, live sessions, and self-paced sessions (page 48).

Your Medicare Options

("Medicare and You-2027", Pages 10-12)



When you first sign up for Medicare, and during certain times of the year, you can choose how you get your Medicare coverage. **There are 2 main ways to get Medicare:**

Original Medicare

- Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can use any doctor or hospital in the U.S. that accepts Medicare.
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can also buy supplemental coverage that helps pay your out-of-pocket costs (like your 20% coinsurance).

☑ **Part A**

☑ **Part B**

You can add:

☐ **Part D**

You may be able to add:

☐ **Supplemental coverage**

This includes Medicare Supplement Insurance (Medigap). It can help pay some costs that Original Medicare doesn't. Go to page 79 to learn more about Medigap. Or you can use coverage from a current or former employer or union, or Medicaid (if you have it).

Medicare Advantage (also known as Part C)

- A Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These plans bundle together your Part A, Part B, and usually Part D.
- You may need to use doctors in its network and get approval (prior authorization) for certain drugs or services.
- Usually have different out-of-pocket costs than Original Medicare, including a yearly limit on out-of-pocket costs.
- Most plans offer extra benefits that Original Medicare doesn't cover—like vision, hearing, dental, and more.

☑ **Part A**

☑ **Part B**

Most plans include:

☑ **Part D**

☑ **Extra benefits**

Go to page 65 to learn more about Medicare Advantage.

SHIIP

- SHIIP (Seniors' Health Insurance Information Program) was created in 1986
- SHIIP is a state agency, within the NC Department of Insurance
- SHIIP provides neutral, objective and unbiased counseling and assistance, at no cost to the client.
- There is a SHIP in every state as of 1992
- There is a SHIIP Coordinating Site in most counties in NC

SHIIP is Here to Help!

- SHIIP can review and explain your options
- A SHIIP representative can even enroll you in certain plans (Medicare Advantage/Part C and Medicare Advantage/Part D
- The goal of SHIIP is to assist you in finding the best Medicare-related coverage at the best/an affordable cost.
- SHIIP screens every client for possible eligibility for assistance programs (Extra Help and Medicaid/Medicare Savings Programs)
- SHIIP reminds clients of the preventive benefits that Medicare covers

NC Senior Medicare Patrol (NCSMP)

- NCSMP is located within NC SHIIP
- NCSMP's role is to educate persons with Medicare about how to identify and report Medicare fraud, waste and abuse
- **PROTECT** your Medicare number
- **DETECT** Medicare fraud, waste and abuse by looking at your Medicare/insurance statements
- **REPORT** any suspected Medicare fraud, abuse and waste

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How Do I Contact SHIIP and NCSMP?

CALL

SHIIP at **855/408-1212** (Monday through Friday, 8 AM until 5 PM)

VISIT

the SHIIP website – **www.ncshiip.com**

SHIIP



NC SMP
SENIOR MEDICARE PATROL

SENIORS' HEALTH INSURANCE INFORMATION PROGRAM

NORTH CAROLINA DEPARTMENT OF INSURANCE | MIKE CAUSEY, COMMISSIONER