NEVADA
ADSD
Aging & Disability Services Division

Medicare Changes for 2027

Presented By: Nevada Medicare Assistance Program (MAP)

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Nevada Medicare Assistance Program
MAP
Your way through Medicare!

September 29, 2026

Medicare Assistance Program and Medicare Options Overview

What is MAP?

The Medicare Assistance Program (MAP) was implemented in 2020 by the State of Nevada Aging and Disability Services Division and is comprised of three Federally funded programs.

The State Health Insurance Assistance Program (SHIP) provides free, unbiased, and objective Medicare counseling and enrollment assistance.

Senior Medicare Patrol (SMP) empowers Medicare beneficiaries to prevent, detect, and report healthcare fraud, errors, and abuse.

Medicare Improvements for Patients and Providers Act (MIPPA) assists low-income Medicare beneficiaries with information and application assistance for cost savings programs. The MIPPA program also provides outreach to promote wellness and disease prevention.

SHIP State Health Insurance Assistance Program

SMP Senior Medicare Patrol

MIPPA MAKING MEDICARE MORE AFFORDABLE

Medicare – You Have Choices!



Original Medicare



Part A
Hospital Insurance



Part B
Medical Insurance

You can add:



Part D
Medicare Prescription Drug Coverage

You can also add:



Medigap
Medicare Supplement Insurance

Medicare Advantage (Part C)



Part A
Hospital Insurance

+



Part B
Medical Insurance

+



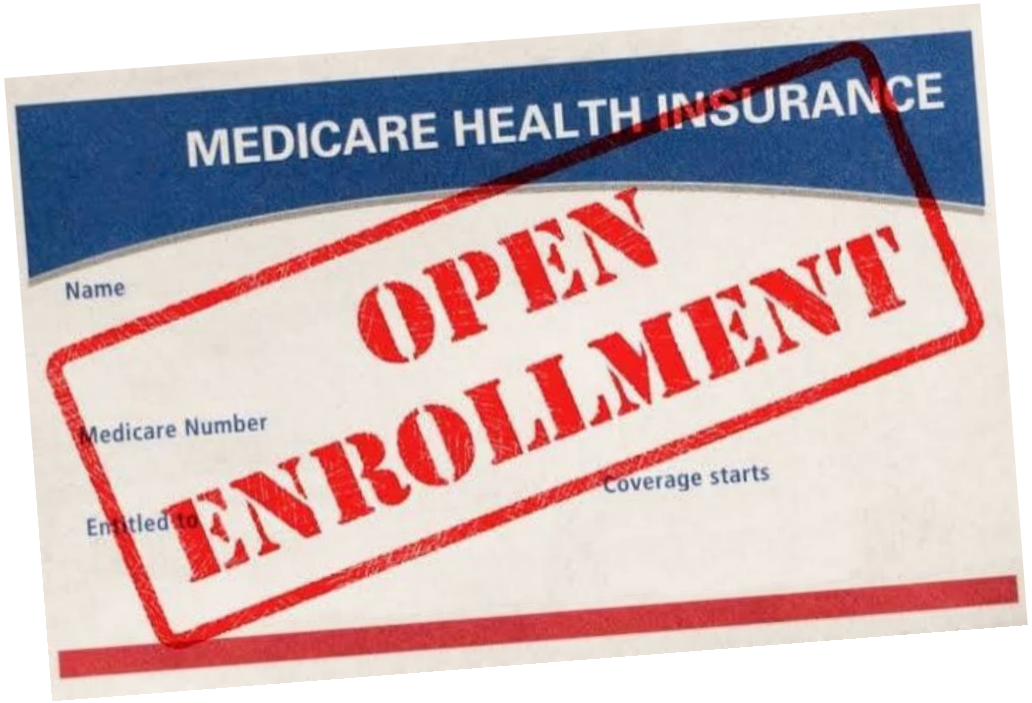
Part D
Medicare prescription drug coverage

Medicare's Open Enrollment Period

- Runs October 15 – December 7 every year
- You can make changes to your health or drug coverage
- Compare options to find the right coverage



Open Enrollment: What You Can Do



- Join a new Medicare Advantage (MA) Plan
- Join a new Part D drug plan
- Switch from Original Medicare to MA
- Switch from MA to Original Medicare (with or without a Part D plan)
- Changes effective January 1, 2027

Medicare Part D Drug Coverage Considerations

Before choosing a Medicare Advantage Plan that includes drug coverage or a standalone Part D drug plan:

- Review formulary to see if it covers your drugs
- Check if the plan has restrictions (like prior authorizations, step therapy, or quantity limits)
- Check if your pharmacy is in the plan's preferred network or if mail order is available
- Part D out-of-pocket drug costs are capped at **$2,400 in 2027**
  - Once you reach this cap, you pay $0 copay for covered Part D drugs for the rest of the calendar year

Medigap Policies



- Are sold by private insurance companies.
- Fill gaps in Original Medicare coverage, like copayments, coinsurance, and deductibles.
- Each standardized Medigap policy with the same plan letter:
  - Must offer the same basic benefits, no matter who sells it.
  - May vary in costs.
- Another type of Medigap policy called Medicare SELECT is available in some states (note that Medicare SELECT plans may have limited provider networks).

Do I Need a Medigap Policy?

It only works with Original Medicare, right?	Yes.
What if I have other supplemental coverage, like from an employer?	You might not need Medigap.
Can I afford Medicare deductibles and copayments?	Weigh this against how much the monthly Medigap premium costs.
What does the monthly Medigap premium cost?	Premiums can vary.

2027 Medicare Updates

2027 Updates to Medicare.gov



- Answer a few questions to find out if Medicare GLP-1 Bridge might be right for you to get certain GLP-1 medications for $50 per month
- Search the App Library for apps and tools to manage your health
- Sign in or create a Medicare account by using:
  - Login.gov
  - ID.me
  - CLEAR™
- Find providers offering Medicare covered acupuncture
- Find virtual options for the Medicare Diabetes Prevention Program
- Find new, detailed Pharmaceutical Assistance Program data

2027 Updates to Medicare.gov/plan-compare

- View accurate information when a current plan is terminated or its service area is reduced
- Receive alerts if a selected plan will terminate or not renew in December
- Get notified when a drug covered for one supply amount (e.g., 60 day) is covered under another (e.g., 30 day)
- Access a plan's Formulary, Evidence of Coverage, and Summary of Benefits links directly from the Plan Details page
- Clear distinction between prescription and over-the-counter hearing aid benefits
- View more accurate out-of-pocket maximum details for $0 Dual-Special Needs Program Plans
- New preventive services added under the "More Extra Benefits" section

2027 Yearly Wellness Visit

Your Yearly Wellness Visit is a great way to take charge of your health.

To be clear, it's not a regular physical exam. Instead, it's dedicated one-on-one time with your doctor to review your health history, your wellness goals, and putting together a prevention plan to keep you healthy.

What to Bring to your Yearly Wellness Visit

- A list of your current medications
- Any health concerns or questions
- Information or updates about your family health history

New Medicare Offerings

During your Yearly Wellness Visit, talk with your doctor about these new offerings and if they're right for you:

- Medicare Diabetes Prevention Program — This program can help you make lifestyle changes to prevent or delay Type 2 diabetes. It's now available online to take at your own pace. Or, you can choose to meet in-person for group sessions. Either way, there's no cost to you if you're eligible.
- ACCESS Care Option — ACCESS offers extra support to help you manage chronic conditions like diabetes, heart disease, depression, and chronic pain. It connects you with personalized care tools that work with your doctor to help you build healthier habits and get you the extra support and care you may need — often from the comfort of your own home.
- GLP-1 Bridge — If you have a Medicare drug plan, you may be able to get certain GLP-1 medications for weight management for just $50/month. You'll need to talk with your doctor to see if you meet eligibility requirements. These medications, along with eating right and exercising, can be life-saving.

What Else is New in the Medicare Program for 2027?

- New citizenship, nationality, or immigration status requirements now apply for Medicare enrollment. Eligible individuals include:
  - U.S. citizen or U.S. national
  - Lawful permanent residents (green card holder)
  - Cuban-Haitian entrant
  - Compact of Free Association (COFA) migrant
- The new **Rural Health Transformation Program** helps states in strengthening rural health systems by improving facilities, upgrading technology, and expanding local care options.
- **Telehealth flexibilities** are extended through **December 31, 2027**, allowing beneficiaries to receive telehealth from anywhere in the U.S. including a home.
  - Examples of telehealth services include caregiver training, depression screenings, speech therapy, and more.

2027 Open Enrollment Key Points

The Medicare Open Enrollment is October 15th through December 7th

Medicare.gov (and 1-800-MEDICARE) are the official sources for Medicare Open Enrollment

Plans can change **every year**.

Your health needs can also change.

By comparing all options, you could save money, find better coverage, or both.

Log in or create an account at Medicare.gov to do a personalized side-by-side comparison of health and drug plans.

Make sure your prescription drugs are covered.

Nevada MAP can assist beneficiaries and their families during Open Enrollment.

Call 1-800-307-4444

Protect Yourself from Medicare Fraud & Abuse

- Don't be a Target for Medicare fraud, errors, and/or abuse
  - Protect your personal information and treat your Medicare card like a credit card. Your Medicare number can be valuable to thieves who want to steal your medical identity or bill Medicare without even seeing you.
  - Detect suspicious activity on your Medicare Summary Notice or Explanation of Benefits. Look for services, Providers, or equipment you didn't receive, double charges, or things your doctor didn't order.
  - Ask questions and report problems. Call the doctor or company and ask them about mistakes. The Medicare Assistance Program can help you with your questions, concerns, or complaints about potential fraud and abuse issues.



Protect



Detect



Report

Surveys

Before you leave today, we ask that you please take a couple minutes and fill out a short survey. This anonymous survey can also be completed online at:

English

https://bit.ly/46OI9ou

Spanish

https://bit.ly/4qf9kk6

Medicare Group Education Satisfaction Survey

Page 1 - Background

You have been directed to this survey because you recently attended a presentation about Medicare. This survey has three pages and should take less than five minutes to complete. Your responses are completely anonymous and will help our programs improve their services to individuals like yourself. This survey was approved by the United States Government's Office of Management and Budget, Control Number 0985-0056.

1. Please enter the date when you attended a group outreach and education presentation.

Date (mm/dd/yyyy)

Questions?

Contact the Medicare Assistance Program!

800-307-4444 STATEWIDE TOLL-FREE NUMBER OR EMAIL NEVADAMAP@ADSD.NV.GOV

- We welcome referrals from agencies, partners, community organizations, individuals, everyone!
- Medicare beneficiaries, individuals who are eligible for Medicare, their advocates, family, and/or caregivers can contact MAP directly.

LOCAL NUMBERS FOR REFERRALS:

- Northern Nevada:
  - (775) 284-1892 Access to Healthcare Network
- Clark, Nye, Lincoln, & Esmeralda Counties:
  - (702) 616-4926 Dignity Health, St. Rose Dominican