

Your Medicare in 2026: What You Need to Know

Medicare

Medicare has added new services and benefits to help you stay healthy and get the most of your Medicare coverage. Stay up to date with Medicare changes so you can make health care decisions that are right for you.

What's new?

Negotiating prescription drug prices

Medicare is negotiating with participating drug companies over the price of certain expensive brand-name Part B (Medical Insurance) and Medicare drug coverage (Part D) drugs that don't have competition. Prices for the first 10 drugs that Medicare negotiated under Part D took effect on January 1, 2026. Contact your plan for details on how these negotiated prices might affect you. Visit [Medicare.gov/how-drug-plans-work](https://www.medicare.gov/how-drug-plans-work) to learn more.

New limit on your out-of-pocket prescription drug costs

If you have Medicare drug coverage (Part D), your yearly out-of-pocket costs will be limited to \$2,100 in 2026 for Part D-covered prescription drugs. Once you reach this limit, you pay nothing for Part D-covered drugs for the rest of the calendar year.

Expanded screening for colorectal cancer

Medicare now covers **computed tomography (CT) colonography**. This screening test uses X-rays and computers to help find polyps (growths in the colon), ulcers (sores), and cancer in your colon and rectum. You can get a CT colonography every 24 months if you're 45 or older and at high risk for colorectal cancer. If you aren't at high risk, you can get this test once every 60 months, or 48 months after a previous sigmoidoscopy or colonoscopy. You pay nothing if your doctor or other health care provider accepts assignment (Medicare's payment amount). Visit [Medicare.gov/coverage/computed-tomography-ct-colonography-screening](https://www.medicare.gov/coverage/computed-tomography-ct-colonography-screening) to learn more.

New patient-focused services to help manage your health needs

Medicare now helps pay for **Advanced Primary Care Management services** each month to help your doctor and other health care providers coordinate and tailor care to your needs. Providers who offer these services take extra steps to actively manage all your health care needs, and must provide you with services like 24/7 access to your care team or provider, comprehensive care management, medication management, and more. Visit [Medicare.gov/coverage/advanced-primary-care-management-services](https://www.medicare.gov/coverage/advanced-primary-care-management-services) to learn more.

What's changing?

Medicare.gov

Medicare.gov is getting some new features in 2026! You'll be able to log into your account more easily, quickly compare drug prices at pharmacies near you, more easily understand what Medicare covers, and much more. Visit **Medicare.gov** often to take advantage of the new features as they become available throughout the year.

Telehealth

Through January 30, 2026, Medicare covers telehealth services that you can get from anywhere in the U.S., including your home. Starting January 31, 2026, you must be in an office or medical facility located in a rural area (in the U.S.) for Medicare to cover most telehealth services. If you aren't in a rural health care setting, you can still get certain Medicare telehealth services on or after January 31:

- Monthly End-Stage Renal Disease (ESRD) visits for home dialysis
- Services for diagnosis, evaluation, or treatment of symptoms of an acute stroke wherever you are, including in a mobile stroke unit
- Services for the diagnosis, evaluation, or treatment of a mental and/or behavioral health disorder (including a substance use disorder) in your home

Ask your doctor or other health care provider if a Medicare-covered service you need is available through telehealth. Visit **Medicare.gov/coverage/telehealth** to learn more.

Medicare Summary Notices mailing

If you have Original Medicare, you'll now get your "Medicare Summary Notice" (MSN) in the mail at least **twice a year** (unless you sign up to get it electronically). The MSN isn't a bill. It lists all the services billed to Medicare. Visit **Medicare.gov/medicare-summary-notice** to learn more.

Medicare Prescription Payment Plan re-enrollment

If you're participating in the Medicare Prescription Payment Plan to help manage your out-of-pocket prescription drug costs and you stay in the same Part D plan, you'll continue in the payment plan for 2026. Visit **Medicare.gov/prescription-payment-plan** for more information.

Friendly reminders

Find Medicare providers

Medicare typically doesn't pay for items or services you get from a doctor or other health care provider that has opted out of Medicare. Check with your health care provider to make sure they accept Medicare. This can help you save on your out-of-pocket costs. You can also visit **Medicare.gov/care-compare** to find Medicare providers.

Increased efforts to protect you and Medicare from fraud

Medicare is taking quick actions to stop and prevent health care fraud, waste, and abuse. Remember to always check your Medicare Summary Notices (MSNs), and your receipts and statements. If you notice a medical claim or bill for services you didn't get, report it. Visit [Medicare.gov/basics/reporting-medicare-fraud-and-abuse](https://www.medicare.gov/basics/reporting-medicare-fraud-and-abuse) to learn more about reporting Medicare fraud and abuse.

Go digital with Medicare

You can switch your Medicare resources from paper to digital, any time. Start by logging into (or creating) your secure [Medicare.gov](https://www.medicare.gov) account. There, you can manage your prescriptions, get your Medicare Summary Notices (MSNs) electronically, sign up for emails, and get the electronic version of publications, like the "Medicare & You" handbook. Visit [Medicare.gov/go-digital](https://www.medicare.gov/go-digital) for more information.

Check your 2026 costs in the fall

What you pay for Medicare (like premiums, deductibles, and other costs) will be released in the fall of 2026. Visit [Medicare.gov/basics/costs/medicare-costs](https://www.medicare.gov/basics/costs/medicare-costs) to find out what your costs will be for the upcoming year.

Find models that test changes in Medicare

Medicare regularly develops demonstrations and pilot programs (known as models) to test and measure how well potential changes work. These initiatives focus on areas like quality of care, provider performance, and your patient experience.

You may be able to participate in current models, like the Medicare Diabetes Prevention Program (helps you prevent type 2 diabetes) and the Guiding an Improved Dementia Experience Model (care to support people with dementia). Ask your doctor if they participate in these models. To learn more about current or future models, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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