

BORDEN INSURANCE AGENCY

IN FAIRFIELD GLADE

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2026 Medicare Highlights

- Part B premium is \$202.90
- Part B deductible is \$283.00
- \$2,100 limit on prescription drug costs



WHO IS BOB BORDEN?

As a licensed independent insurance broker, I proudly represent a wide range of traditional Medicare and Medicare Advantage offerings in Tennessee, Illinois, and Florida.

Throughout my professional journey, I have dedicated myself to the healthcare field. For over 25 years, I served as the Managing Partner at Harbor Ventures, Inc., a consulting firm based in Chicago. My wife and I relocated to Fairfield Glade almost 6 years ago, and we cherish every moment here. I enjoy daily walks, engaging in pickleball, golfing, and exploring the beautiful hiking trails.

I have a deep passion for assisting individuals with Medicare. As a certified volunteer in Illinois, I've dedicated myself to guiding people through their Medicare journey. I'm here to support you in identifying the best products suited for your needs and to help you tackle any Medicare-related challenges.

Medicare Changes in 2026

Medicare Advantage plans have increased cost for using out of network providers. Many insurers are paying a percentage of Medicare payments for out of network usage. This raises the cost for using out of network providers.

Many prescription drug plans (PDPs) now include deductibles that need to be met before the plan pays. These deductibles are typically for tiers 3 to 5 in company drug formularies or brand name drugs. Generic drugs continue to have minimal if any copays associated with them. Your total out of pocket maximum costs for prescription drugs will be \$2,100 in 2026.

Medicare Supplemental plan costs have gone up. Many plans have significant increases do to healthcare costs going up. Several companies refer to the pandemic as the beginning of this cost escalation when treatments were put off until after the pandemic and then accelerated afterward.

Your modified adjusted income thresholds (or IRMA) have been updated to add additional Part B and Part D premiums for individual filers with over \$109,000 in income and over \$218,000 for married couples.

2026 Medicare Rate Updates

The table below represents cost sharing:

Cost Sharing Type	2025	2026
Part B Deductible	\$257.00	\$283.00
Inpatient hospital deductible	\$1,676.00	\$1736.00
Daily coinsurance for 61 st -90 th Day	\$419.00	\$434.00
Daily coinsurance for lifetime reserve days	\$838.00	\$868.00
Skilled Nursing Facility coinsurance	\$209.50	\$217.00

		2026 Full Part B Coverage		2026 Part D Coverage
Beneficiaries who file individual tax returns with MAGI	Beneficiaries who file joint tax returns with MAGI	IRMA Amount	Adjusted Part B Premium*	IRMA Amount
> \$109,000 and <= \$137,000	> \$218,000 and <= \$274,000	\$81.20	\$284.10	\$14.50
> \$137,000 and <= \$171,000	> \$274,000 and <= \$342,000	\$202.90	\$405.80	\$37.50
> \$171,000 and <= \$205,000	> \$342,000 and <= \$410,000	\$324.60	\$527.50	\$60.40
> \$205,000 and < \$500,000	> \$410,000 and < \$750,000	\$446.30	\$649.20	\$83.30
> = \$500,000	> = \$750,000			

* 2026 Part B Premium \$202.90