



Medical Insurance Options: Enrollment Oct 15 to Dec 7

Some private medical insurances are cancelling their policies. From October 15 to December 7 (open enrollment period), you can enroll in a new insurance. You have 3 options:

1. Original Medicare as Primary Insurance (provided by Social Security) plus a Drug Plan (Plan D) provided by a private insurance (if not enrolled in a drug plan there is a monthly fine).
2. Original Medicare as Primary Insurance (provided by Social Security) plus a Drug Plan (Plan D) provided by a private insurance (if not enrolled in a drug plan, there is a monthly fine), plus a Medicare Supplementary Insurance (Medigap) provided by a private insurance that covers your medical costs for the portion of what Medicare doesn't cover.
3. Medicare Advantage Plan (Plan C) provided by a private insurance (Original Medicare is transferred to the Private Insurance that becomes your Primary Care Insurance). Examples of these Medicare Advantage Plans are Excellus, MVP, United Healthcare and others. These plans include pharmacy plans.

Notes:

Choose Option 1 if you want stability, not changing insurances in many years or never. Options 1 is valid in all USA if you plan to travel or move.



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Choose Option 2 if you want stability, not changing insurances in many years or never and you want a coverage for what Medicare doesn't cover. Option 2 is also valid in all USA if you plan to travel or move.

⇒ In Option 2 we take all insurances including Aetna, Humana and Wellcare as secondary plans.

Choose Option 3 if you want to save money, but next year they could cancel your Medicare Advantage Plan like they are doing now. Also, most of these plans are valid only in the city of Rochester, and only cover outside the Rochester area if they consider it an emergency (they decide what an emergency is). They usually require preauthorization for medical care and they don't cover some procedure for more than a few weeks, like dialysis. Their rules change frequently.

⇒ In Option 3 we take all insurances as primary insurances, except Aetna, Humana and Wellcare.

More information can be found on Medicare's website:

<https://www.medicare.gov/plan-compare/#/coverage-options/options?year=2026&lang=en>

Also see some helpful videos listed on our webpage under Senior Resources on Changing your Medicare Plans with the Medicare Plan Finder. <https://www.housecallmdforseniors.com/senior-resources>

Hope this helps.

Sincerely,
Dr. Postigo