

Medicare Options in 2026

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At MKE Benefits, we only offer those Medicare plans we are proud to represent. We do not offer every plan available in your area. Currently we represent 6 organizations which offer 45 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all of your options.



What Are The Different Pieces?

Part A

Inpatient Medical

Run by the government,
no charge for most

Part B

Outpatient Medical

Run by the government,
\$185.00/ month for most

Part C/ Advantage

Medical & Prescriptions

Run by private insurance
company

Part D

Prescriptions

Run by private insurance
company

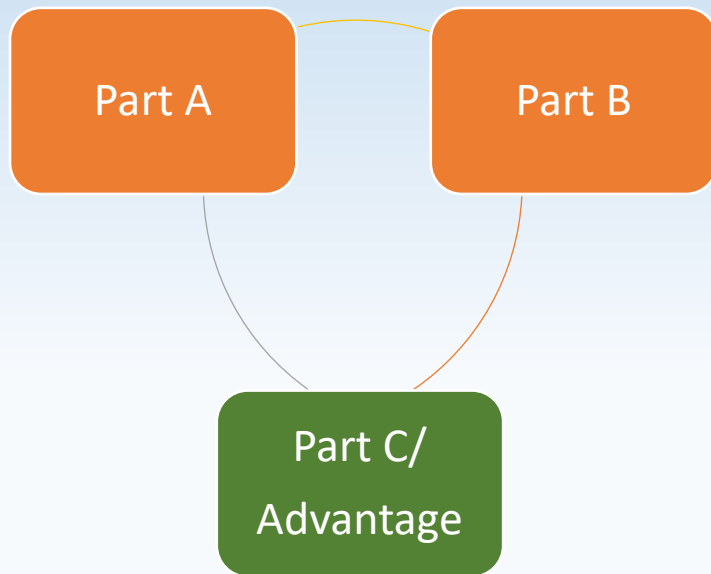
Supplement

Medical

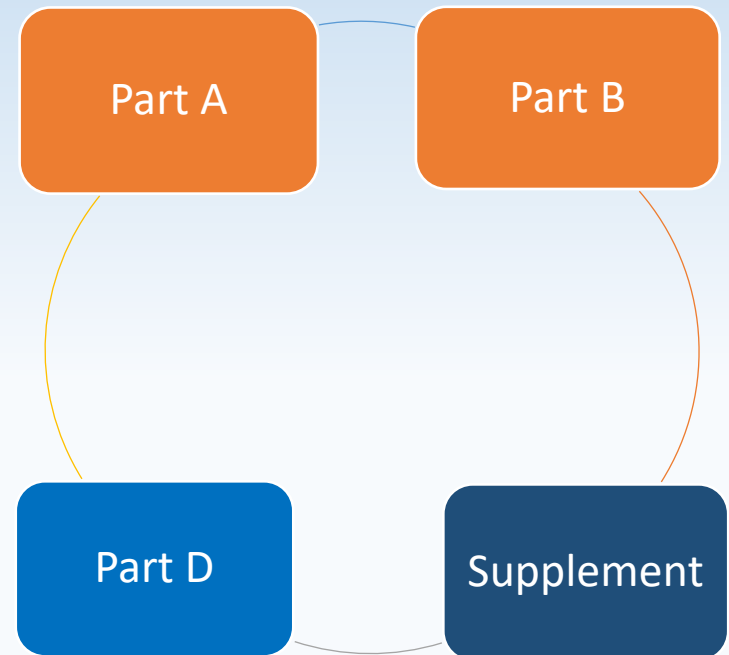
Run by private insurance
company



How Do They Fit Together?



OR



Most Common Options

Supplement plus Part D

- Must have Parts A & B
- Pay a fixed premium on a monthly basis
- Pay more per month to secure a higher level of coverage
- May need to be medically underwritten
- No network – see any provider that accepts Medicare patients
- Supplement pays claims after Medicare pays

Part C/ Advantage

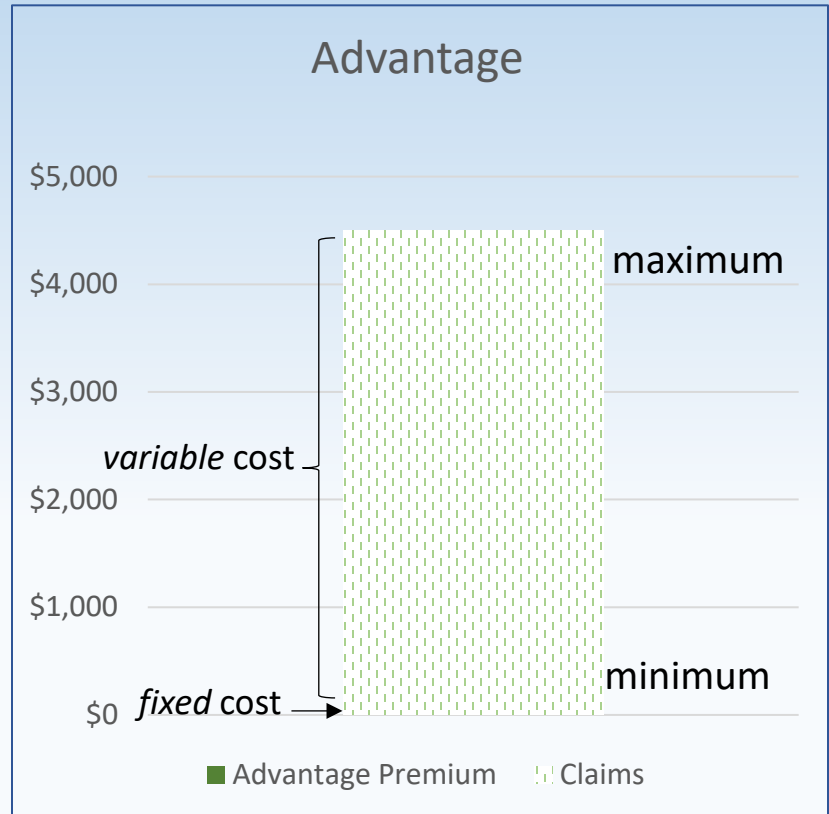
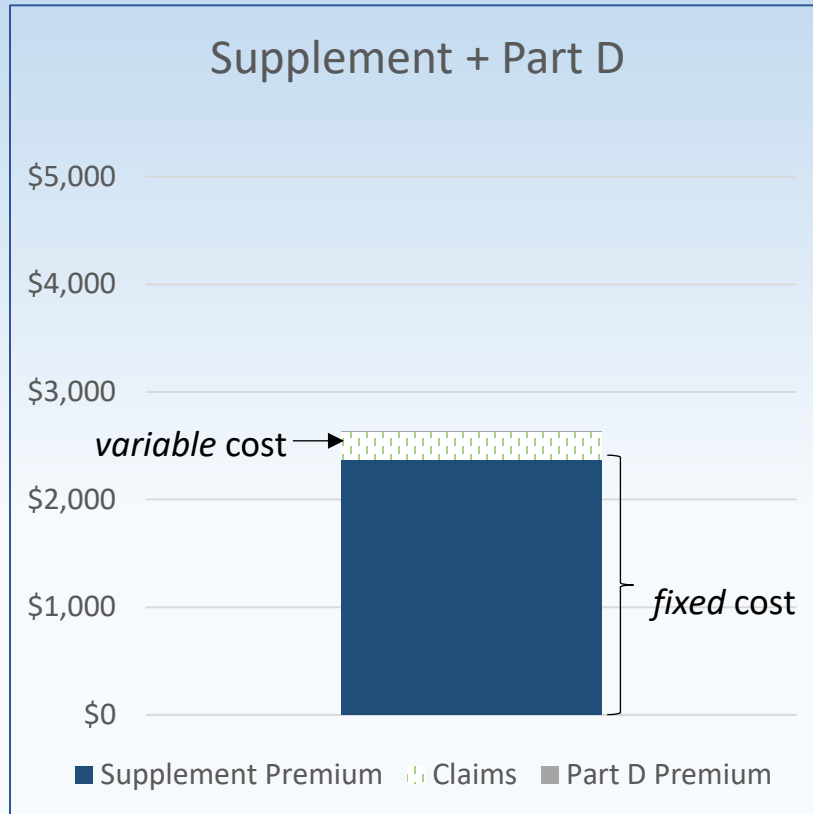
- Must have Parts A & B
- Low monthly premium
- Pay copays and other cost shares when used
- Never underwritten
- Uses a network, some may have out of network coverage
- Medicare benefits “assigned” to insurer



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Sample Annual Costs at Age 65

(most popular Medicare Supplement, Part D and Part C Advantage plans in the Milwaukee market)



Both options have pharmacy deductible and copays on top of what is shown here, and Part B premiums must still be paid to the government. Rx claim costs between the two types of plans are typically similar.

Alternate Plan That May Be Worth Considering

- Medicare Savings Account
 - Must have Parts A & B
 - Pay no monthly premium
 - Plan has a \$4,000 deductible, and all Medicare covered services apply, including preventive/ routine care
 - Medicare deposits \$1,750 annually in an account for the member to use on eligible expenses
 - Member can use MSA money to purchase Part D plan, and pay medical, dental and vision claims, member pays everything once deposit is spent
 - Unused money rolls over year to year
 - No network – use any provider that accepts Medicare Assignment



Which Is Best For Me?

- Do you anticipate significant claims every year?
- Do you anticipate seeking care in various parts of the country?
- Which makes you more comfortable? Building a number into your budget, and paying a fixed monthly fee; or, keeping your money in your pocket, spending when needed, and knowing you may “lose the bet” some years?
- With a solid carrier, there are no bad options, but some may be better than others for you.



Things to remember

- Once Medicare eligible - age 65 for most - be sure to remain covered either by an employer plan, as an active employee or spouse of one (not COBRA), or Medicare Parts A & B
- Moving from an Advantage or MSA plan to a Supplement likely requires medical underwriting, but Supplement to Advantage or MSA does not
- Advantage, MSA and Part D plans can be changed every year, with no medical underwriting
- Talk to an expert, at no cost, and make sure that you are comfortable with your decision

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