

Jamie, your year-to-year comparison

Same plan. Two coverage years. This shows annual changes to Jamie's fictional plan, not a proposed replacement.

What matters to you	EXAMPLE PLAN 123 (2026 coverage) Fictional current coverage	EXAMPLE PLAN 123 (2027 coverage) Fictional next-year coverage
Monthly plan premium	\$0/month	\$0/month
Part B premium reduction	None in this example	None in this example
Medical deductible	\$0	\$150; example services vary
In-network medical spending limit	\$5,500/year	\$6,000/year
Doctor office visits	Primary care: \$5/visit Specialist: \$35/visit	Primary care: \$0/visit Specialist: \$45/visit
Inpatient hospital	\$300/day, days 1-5 \$0/day, days 6-90	\$325/day, days 1-5 \$0/day, days 6-90
Outpatient surgery	Hospital: \$250 Surgery center: \$150	Hospital: \$300 Surgery center: \$175
OTC / healthy food	OTC: \$30/quarter No food benefit in this example	OTC: \$25/quarter No food benefit in this example
Dental	Preventive care: \$0 Dental allowance: \$1,000/year	Preventive care: \$0 Dental allowance: \$500/year
MRI (outpatient imaging)	\$250 per test	\$50 per test
Lab services	\$40 per visit	\$0 per visit
Routine vision	Exam: \$0 each year Eyewear: \$100 each year	Exam: \$0 each year Eyewear: \$125 each year

Illustrative in-network amounts only. These are made-up plan benefits, not official Medicare costs. MRI and lab copays shown are exempt from the example deductible. Other costs may apply.

What these changes could mean

Example Plan 123 in 2026 and 2027: the same fictional plan, with updated benefits for the coming year.

Jamie wants to understand	EXAMPLE PLAN 123 (2026 coverage)	EXAMPLE PLAN 123 (2027 coverage)
Specialist office visits	\$35 per visit	\$45 per visit
Primary care office visits	\$5 per visit	\$0 per visit
OTC allowance	\$30 x 4 = \$120/year in credits	\$25 x 4 = \$100/year in credits
Dental allowance	\$1,000/year; \$0 preventive care	\$500/year; \$0 preventive care
MRI (outpatient imaging)	\$250 per test	\$50 per test
Lab services	\$40 per visit	\$0 per visit
Eyewear allowance	\$100 each year	\$125 each year

There are trade-offs to review

In this fictional example, the plan premium stays \$0. Specialist visits cost more and the dental allowance is lower in 2027. Primary care, MRIs and lab services cost less. Your care needs determine which changes matter most.

Review your coverage every year

CMS projects about 5,532 Medicare Advantage plans nationwide in 2027, compared with 5,553 in 2026. That is about 21 fewer overall, not a count of plans leaving. Your local options may change. Read your Annual Notice of Change and confirm your plan, doctors, prescriptions and costs for the coming year.

Source: CMS national 2027 outlook, September 28, 2026 (click to read)

Your doctors and prescriptions

The same fictional plan in both years. See how its provider network and prescription costs can change.

Doctors and hospital

Fictional provider	EXAMPLE PLAN 123 (2026 coverage)	EXAMPLE PLAN 123 (2027 coverage)
PCP (EX: Dr. Smith)	In-network Office visit: \$5	In-network Office visit: \$0
Specialist (EX: Dr. Jones)	In-network Office visit: \$35	In-network Office visit: \$45
Hospital (EX: Sample Hospital)	In-network	Not in-network

Prescriptions at Example Pharmacy

Fictional prescription	EXAMPLE PLAN 123 (2026 coverage)	EXAMPLE PLAN 123 (2027 coverage)
Example medicine A 30 tablets / 30-day supply	\$5 per fill	\$10 per fill
Example medicine B 30 tablets / 30-day supply	\$15 per fill	\$15 per fill

Fictional prescription copays only. A personal review checks the exact medicine, strength, quantity, pharmacy, deductible and plan rules.

Know what changes. Know what matters to you.

See your current plan's 2026 coverage beside its 2027 updates. Review what changes for your doctors, prescriptions and costs with AdviseCare.

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