Medicare Counseling Services at Wilkinson Senior Center
Summer 2026 Update

HICAP at ONEgeneration 17th. Annual Senior Symposium (Left) Counsellor Leonard Reder and (Right) Ambassador Angelica

- **In-Person Medicare Counseling at Wilkinson Senior Center will be on the 2nd. and 4th. Monday of the month starting in September.**
- **Annual Enrollment Period (AEP) is from October 15 to December 7.** During AEP you can change your, Medicare Advantage (Part C) and Prescription Drug (Part D) plans to best fit your needs
- **Medicare GLP-1 Bridge Program (July 1, 2026 – Dec. 31, 2027):** CMS pilot offers eligible Part D beneficiaries GLP-1 weight-loss drugs at $50/month.

I'm Leonard Reder, a volunteer Medicare counselor with the Center for Health Care Rights (CHCR), registered with the State of California to provide HICAP counseling**. HICAP is the Health Insurance Counseling and Advocacy Program** that provides impartial, unbiased Medicare (and Medi-Cal) counseling in every U.S. County. As a HICAP counselor, I provide neutral Medicare education only; I never promote or sell insurance. CHCR gives me ongoing Medicare and Medi-Cal training and backs me with staff counselors, social workers, and attorneys who bring deep expertise across all areas of Medicare. Though I'm officially a CHCR volunteer, I spend most of my time counseling in person at Wilkinson Senior Center, so these days it feels like I volunteer there. This article updates you on Medicare counseling at Wilkinson Senior Center and what's new with Medicare.

Schedule:

Currently I counsel people on Medicare and Medi-Cal on the 2nd and 4th Tuesdays of the month – starting in September this will change to the 2nd and 4th Monday of each month. My current appointment window is 10:30 a.m.–2:30 p.m. and will remain the same. Beginning in September, I return to college part-time for the fall semester, so this change is needed. A few things I commonly help people with are: (1.) explaining the difference between Original Medicare versus Medicare Advantage, (2.) helping people understand how Medicare and Medi-Cal work together, and (3.) helping people search and compare Medicare Advantage plans (Part-C) and standalone prescription drug plans (Part-D). We also can help with a wide variety of Medicare related problems. For help, call (213) 383-4519 to make an appointment. Note: you can also arrange to have a phone counseling appointment if you wish.

Medicare Updates:

The Annual Enrollment Period (AEP) runs from October 15 to December 7 each year, giving Medicare beneficiaries a chance to review and change their coverage for the following calendar year; changes take effect January 1. During this window, beneficiaries can switch from Original Medicare to a Medicare Advantage plan or vice versa, move from one Medicare Advantage plan to another, and join, switch, or drop a standalone Medicare Part D prescription drug plan.

You cannot enroll in Medicare for the first time during AEP. Also, if you convert from Original Medicare to Medicare Advantage, you lose guaranteed issue rights to buy or switch Medigap (Medicare Supplement) plans — insurers can then medically underwrite those policies outside specific windows, raising prices or denying coverage. Missing this AEP window generally means waiting until the next one. Please consider making an appointment to meet with me during this year's AEP if you have questions about your coverage options.

The **Medicare GLP-1 Bridge Program** is a temporary CMS program running from July 1, 2026 through December 31, 2027, created to test whether providing access to GLP-1 weight loss medications at a uniform CMS-negotiated price improves beneficiary outcomes and reduces long-term Medicare spending. The program serves as a bridge to eventually including these medications as part of Part D prescription drug coverage itself.

The drugs covered under the program are Wegovy (both injectable and tablet forms) and Zepbound, plus Foundayo, and qualifying beneficiaries must be at least 18 with a Body Mass Index (BMI) ≥35 or have other chronic health conditions (e. g. pre-diabetes, etc.). If someone already qualifies for a GLP-1 drug through their Part D plan for something other than weight loss, they would not be eligible for this new bridge program.

The program's $50 copay works differently from regular Part D cost-sharing: the total negotiated price for covered GLP-1 drugs under the Bridge is $245 per month, of which beneficiaries pay a flat $50 copay — and this copay does not count toward Part D out-of-pocket costs or subsidies, making it a separate track entirely from the deductible and out-of-pocket maximum.

Enrollment in the program requires getting a prescription from your provider, then having the pharmacy run the claim through the Bridge's billing system, and then having the prescribing provider submit a prior authorization form; approval or denial is then mailed to both the member and doctor, typically within 72 hours.

Full CMS reference: https://www.cms.gov/medicare/coverage/prescription-drug-coverage/medicare-glp-1-bridge

Upcoming Learning Opportunity:

Finally, to help people understand Medicare and prepare for AEP, on September 28 at 12:30pm I will present "*Navigating Medicare Together: A, B, C's and Ds of Medicare*" at Wilkinson Senior Center. See the information on this talk in ONEgeneration newsletters. You will be able to RSVP for this talk at the front desk.

For more information on the service or to schedule an appointment call CHCR at (213) 383-4519 or visit https://healthcarerights.org.