



The Medicare Answer Guy  
Jim Robeson, CLU, ChFC

Hi Friends!

As we kick off a brand-new year, I wanted to personally wish you and your family a very happy, healthy, and successful New Year.

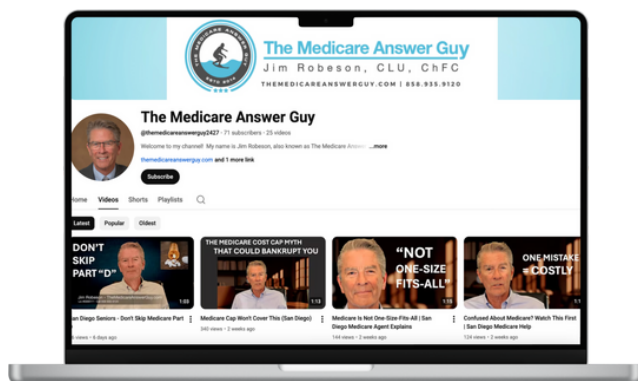
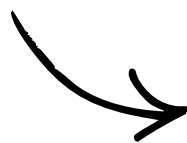
Looking back, last year was one of the most challenging and confusing Medicare years we've seen in a while. Between benefit changes, plan cancellations, new rules, and rising costs, it was a wild ride!

Happy New Year

When it comes to Medicare, it's more important than ever to stay informed early — not at the last minute. Because of that, I've started a **new series of short, easy-to-understand Medicare videos** that answer some basic Medicare questions. I will be releasing these videos **throughout 2026**. The videos are designed to help you:

- Better understand your Medicare benefits
- Avoid costly mistakes
- Take full advantage of what your plan offers
- Reduce confusion when changes come up

If you haven't already, I encourage you to **subscribe to my YouTube channel** so you never miss an update as new videos are released throughout the year. There are three new videos that are live now...check them out!! Go to [www.youtube.com](http://www.youtube.com), enter 'The Medicare Answer Guy' in the search, select my channel and then hit SUBSCRIBE.



### **Medicare Part B Premiums for 2026:**

Each year the Centers for Medicare and Medicaid Services (CMS) sets the Medicare Part B premium. In 2025 the Medicare Part B premium, the amount you either pay monthly or that is deducted from your Social Security check, was \$185.00 for most people. In 2026 it will increase to \$202.90 for most people (if your income is higher than the threshold of \$109,000 for a single filer or \$218,000 for married filing jointly, then that monthly premium will be higher).

### **Medicare Supplement Plan Deductible for 2026:**

Medicare Supplement Plans G and N have an annual deductible. In 2025 that deductible was \$257 and in 2026 it will increase to \$283.

As always, thank you so much for your continued trust — and for the many referrals you send my way. Your support truly means more to me than you know.

**We try hard to recognize every referral but if we missed anyone, please let us know.**

**The greatest compliment you can give us is a referral to a friend or family member.**

**Thank you!!!**

**Ray J referred Robin H**

**Terri F referred Art S**

**RJ K referred Philip and Teresa B**

**Rick W referred Verlyn & Joanne W**

**Cory D referred Elliott T & Lynn S**

**Leon L referred Guihua L**

**Chuck B referred Dawn & Sky M**

**Chuck B referred Patricia & Mike N**

**Janean S referred Bill S**

**Steve V referred Mark L**

**Donna B referred Lisa D**

**Jody E referred Terry & Greg C**

**Dan W referred Evangeline W**

**Dolores V referred Cecilia H**

**Bobby N referred Jesse & Arline M**

**Jane B referred Charles T**

**Son D referred Scott M**

**Kim & Steve S referred Wendy W**

**Sherry R referred Joanne M**

**Kathy M referred Rob J**

**I wish you a fantastic start to 2026, and I look forward to helping you throughout the year.**