

Title Tag

Medicare NC 2026: Top Plans, Costs & Options Explained

Meta Description

Discover 2026 Medicare options in North Carolina. Compare Aetna, Humana, Wellcare, and UHC Medicare Advantage plans with dental, vision, and Part B givebacks.

Medicare in North Carolina: 2026 Plans & What You Need to Know

Medicare in North Carolina continues to evolve. In 2026, beneficiaries have more competitive options—especially around Part B givebacks, flex/OTC cards, and expanded benefits in certain Advantage plans. Plan differences are wide, and selecting wisely matters more than ever.

This guide covers:

- **Original Medicare (Parts A & B)**
 - **Medicare Advantage (Part C) with 2026 plan highlights**
 - **Medicare Supplement (Medigap)**
 - **Prescription Drug (Part D)**
 - **Enrollment windows & financial assistance**
 - **Local resources for NC beneficiaries**
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What Is Medicare? A Quick Overview for North Carolina Residents

Medicare is a federal health insurance program primarily for people 65 and older (and some younger with disabilities). It's divided into parts:

- Part A – hospital insurance
- Part B – medical insurance (outpatient, doctor visits, preventive care)
- Part C (Medicare Advantage) – private plans bundling A, B, and often D with extra benefits
- Part D – prescription drug coverage

Many NC residents choose Advantage plans for bundled benefits and added value.

Original Medicare (Parts A & B)

Original Medicare covers hospital and medical services but not dental, vision, hearing, or most prescriptions. You typically pay a monthly premium for Part B (based on income). Those needing broader coverage often add Medigap or Medicare Advantage.

Medicare Advantage (Part C) in NC — 2026 Updates

Medicare Advantage plans in North Carolina come with \$0 premiums, Part B givebacks, and extra benefits like dental, vision, and OTC allowances.

Humana and other carriers expanded benefits for 2026 to address feedback from 2025 members.

2026 NC Plan Highlights

Carrier / Plan	Type	Premium	Part B Giveback	Dental	Vision	Flex / OTC	MOOP
Aetna – Signature Giveback PPO	PPO	\$0	\$30	\$1,000	\$100	\$125 food card	\$5,900
Humana – Gold Plus Giveback (HMO-POS)	HMO-POS	\$0	\$129	\$2,500	\$150	—	\$9,250

Humana – Gold Plus SNP-DE (D-SNP)	D-SNP	\$0	\$0	\$4,000	\$350	\$0 drugs	\$0
Wellcare – Giveback Open PPO	PPO	\$0	\$101	Routine only	\$200	—	\$8,300
UHC – AARP Giveback NC-14	HMO-POS	\$0	Up to \$80	Optional rider	\$150	—	\$9,250
UHC – Dual Complete NC-S3	D-SNP	\$0	\$0.60	\$3,000	\$300	\$331 monthly OTC/food/utilities	\$0

AGENT INSIGHT

By Licensed Agent Jasaun Knight

In 2026, Humana appears to have increased their flex card allowances — especially within Dual Special Needs Plans (D-SNPs). In 2025, most plans capped these cards around \$200. For 2026, some plans now offer significantly higher amounts. This reflects how carriers listen to member feedback and adjust benefits to remain competitive and supportive to beneficiaries.

Medigap (Supplement) Plans in NC

Standardized Plans A through N help cover deductibles and coinsurance for Original Medicare. Average monthly premiums range \$115–\$200 depending on age and plan. You can't combine Medigap with Advantage.

Prescription Drug Coverage (Part D)

Part D plans offer drug coverage through either stand-alone policies or built-in Advantage plans.

- Average premium ≈ \$36/month
 - Deductible cap = \$615 for 2026
 - Insulin remains capped at \$35/month
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Enrollment Periods

- Initial Enrollment: 7-month window around 65th birthday
 - AEP: Oct 15 – Dec 7 (coverage starts Jan 1)
 - OEP: Jan 1 – Mar 31 (Advantage plan changes)
 - SEP: Special circumstances (move, loss of coverage, etc.)
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Financial Assistance & Special Programs

- QMB, SLMB, QI programs help with Part B costs
 - Extra Help reduces Part D expenses
 - D-SNPs cover full benefits for dual eligibles (plus food/flex cards)
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Local Resources

- NC Department of Insurance / SHIP (855-408-1212)
 - Medicare.gov for plan comparisons
 - Licensed Agents for personal consultations
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Key Takeaways

- **North Carolina offers 2026 plans with givebacks up to \$129 and expanded flex benefits.**
- **Dual and chronic plans provide robust extra coverage.**
- **Compare plans annually — benefits change each year.**