

2026 Medicare Part B Giveback: Which ZIP Codes Qualify & How Much You Could Get Back

Have you heard of cash back Medicare Advantage plans or senior giveback plans? These are Medicare Advantage plans that may return part of your Medicare Part B deduction — effectively boosting your Social Security check.

Below you'll learn:

- What "Part B Giveback / premium offset" really means
- Who is eligible for Part B premium reduction
- Where Medicare Part B Giveback areas are located (which ZIP codes may qualify)
- How to find Medicare Advantage plans with give back benefit in your area
- Why talking to a licensed Medicare advisor (at no cost) is often the fastest route to your accurate number

--- **What Is Part B Giveback / Premium Offset?** A Part B Giveback, also called a premium offset or credit, is a benefit some Medicare Advantage (MA) plans include. Effectively, instead of you paying the entire Part B premium (which many people don't even see as a separate bill because it's deducted from Social Security), a Giveback plan returns part—or sometimes all—of that cost.

In 2025, the standard Part B premium is \$185/month. Projections for 2026 estimate the premium could rise to \$206.50/month. If your plan offers, for example, a \$60 offset, that \$60 becomes money you effectively "get back" (or don't lose) from your Social Security check.

Because many recipients don't see a separate Part B invoice, they perceive Giveback more as "getting extra on my check" rather than a discount.

--- **Who Is Eligible for Part B Premium Reduction?** Not everyone qualifies. To benefit from a Giveback or premium reduction:

- You must be enrolled in Medicare Part A and Part B.
- You must live in the service area (ZIP, county) where a Medicare Advantage plan offering Giveback operates.
- You continue paying your Part B premium—just at a reduced net amount after the offset.
- You must also satisfy any insurer-specific eligibility or rules.

Since these Giveback features vary by carrier and by geography—and can change annually—it's important to check your specific ZIP.

--- **Where Are Medicare Part B Giveback Areas Located? (Which ZIPs Qualify)** One of the most common searches is: "What ZIP codes have the Medicare Giveback program?" or "Where are Medicare Part B Giveback areas located?"

Here's what patterns generally show (but remember: your ZIP may or may not qualify):

- States with strong Medicare Advantage competition—Florida, Georgia, Texas, Arizona, California, New York—often see more Giveback or offset plan filings.
- Even in those states, many ZIP codes have zero Giveback options.
- The number of plans offering Part B premium giveback has grown over time, but it's still a minority of all Medicare Advantage offerings.
- Because of this variability, the only sure way to know is to test your ZIP — and that's where a licensed agent can help.

--- **Why Speaking with a Licensed Medicare Advisor Is Your Best Move (At No Cost to You)** You've seen how to try checking on your own. That works to an extent—but here's why dialing into an advisor is usually the wiser path:

- They access the latest carrier databases, including plans not yet live publicly.
- They know how to interpret ambiguous or legalistic benefit language.
- They can give you your exact "get back" estimate based on your ZIP, doctors, and prescriptions.
- They guide you through all tradeoffs (cost, network, coverage).
- They save you time, confusion, and potential mistakes.

All of this is offered at no cost to you, with no obligation. Speak to one of our Medicare advisors at no cost — we'll check whether your ZIP qualifies, show you precise numbers, and walk you through the best options.

--- Disclaimer: The \$206.50 figure for Part B in 2026 is a projection, not final. Not all areas or ZIP codes will have a Giveback or offset plan. Offerings, networks, and offsets can change yearly — always verify with current plan documents. This article is informational in nature, not a guarantee or endorsement of any specific plan.