

**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.

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# 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.

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## 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.

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## 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	D-SN P	\$0	\$0	\$4,000	\$350	\$0 drugs	\$0
SNP-DE (D-SNP)							
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-SN P	\$0	\$0.60	\$3,000	\$300	\$331 monthly OTC/food/utilities	\$0

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## 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.

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## 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.

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## 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 / SHIIP (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.