

Florida Blue Medicare Health Plan Changes for 2026

The Medicare Advantage landscape continues to shift with significant regulatory changes on the horizon. The Inflation Reduction Act of 2022 and the recently passed “One Big Beautiful Bill” are set to bring about key changes.

Florida Blue Medicare’s goal remains the same: to provide high-quality care and support to our Medicare members, your patients, by partnering closely with providers in our network. Below are the main changes and updates to expect from Florida Blue Medicare and Medicare in 2026.

Florida Blue Medicare Advantage Plan Changes for 2026:

- **BlueMedicareSM Patriot PPO** (MA PPO only, no pharmacy benefits) is now available in all 67 counties.
- **Carallel[®] caregiver services** will no longer be included as a plan benefit for Medicare Advantage plans.
- **Modivcare transportation services** will no longer be included as a plan benefit for Medicare Advantage plans.
- The **Special Supplemental Benefits for the Chronically Ill** program will no longer be included as a plan benefit for Medicare.
- **Over-the-Counter (OTC) benefits through Nations OTC** will no longer be available from several Premier HMOs and Value PPOs.
- **Florida Blue Medicare’s formulary** has been updated to promote more cost-effective treatment options on all products. Also, tiers 3 and 4 brand name drugs in our formulary will change from a copay to coinsurance on HMO plans (PPO plans transitioned in 2025).

Medicare Regulatory Changes for 2026:

- The **Part D prescription drug out-of-pocket** maximum members will pay for their covered drugs will be \$2,100.
- The **cap on insulin costs** for Medicare beneficiaries will apply annually starting in 2026. It will be the lesser of \$35, 25% of the maximum fair price, or 25% of the negotiated price.
- **Medicare Part D plan vaccines** recommended by the Advisory Committee on Immunization Practices will continue to be covered for no additional cost.
- **One Big Beautiful Bill** restricts Medicare eligibility for certain lawful immigrants, including refugees and temporary status immigrants, who have not met specific residency or citizenship thresholds. Over one million previously eligible individuals may lose coverage. Many providers’ patient populations may be affected by this policy change.

BlueMedicare Health Plan Availability

2026 BlueMedicare Medicare Advantage Plan Availability	
Plan Name	Where Available
BlueMedicare Classic HMO	Bay, Brevard, Broward, Charlotte, Citrus, Clay, Collier, Duval, Escambia, Hernando, Hillsborough, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Okaloosa, Orange, Osceola, Palm Beach, Pasco, Polk, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, and Walton counties
BlueMedicare Premier HMO	Brevard, Broward, Charlotte, Clay, Collier, Duval, Hernando, Lake, Lee, Manatee, Marion, Palm Beach, Pinellas, Sarasota, Seminole, St. Lucie, and Sumter counties
BlueMedicare Preferred HMO	Hillsborough and Polk counties
BlueMedicare Select PPO	Alachua, Baker, Bay, Bradford, Broward, Charlotte, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Highlands, Hillsborough, Holmes, Jackson, Lafayette, Lee, Levy, Madison, Manatee, Marion, Miami-Dade, Monroe, Orange, Osceola, Okeechobee, Palm Beach, Pasco, Pinellas, Putnam, Santa Rosa, Seminole, St. Lucie, Suwannee, Taylor, Union, and Washington counties
BlueMedicare Value PPO	Bay, Brevard, Broward, Calhoun, Charlotte, Citrus, Clay, Duval, Escambia, Flagler, Franklin, Gadsden, Hernando, Highlands, Hillsborough, Indian River, Jefferson, Lake, Lee, Leon, Liberty, Manatee, Marion, Martin, Nassau, Okaloosa, Palm Beach, Pinellas, Polk, Santa Rosa, Sarasota, St. Johns, St. Lucie, Sumter, Volusia, Walton, and Wakulla counties
BlueMedicare Patriot PPO	Alachua, Baker, Bay, Bradford, Brevard, Broward* , Calhoun, Charlotte, Citrus, Clay, Collier, Columbia, DeSoto, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Glades, Gulf, Hamilton, Hardee, Hendry, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Lee, Leon, Levy, Liberty, Madison, Manatee, Marion, Martin, Miami-Dade* , Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, St. Johns, St. Lucie, Santa Rosa, Sarasota, Seminole, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, and Washington counties

*New for 2026

Medicare Member Annual Enrollment

If your patients ask you how to enroll in a Florida Blue Medicare Advantage or prescription drug plan, the chart below provides important open enrollment details.

Availity, LLC is a multi-payer joint venture company. For more information or to register, visit [availity.com](https://www.availity.com). Florida Blue Medicare is an independent licensee of the Blue Cross and Blue Shield Association.

Plan	How to Shop and Enroll	Enrollment Dates
Medicare	Find a local Florida Blue Medicare agency. Visit a Florida Blue Center. Visit FloridaBlue.com/Medicare. The Medicare member services information number is 1-800-926-6565 (TTY 1-800-955-8770). Patients who are not Florida Blue Medicare members should call 1-800-601-9465 (TTY 1-800-955-8770).	October 15 – December 7, 2025

Important Reminders

- Ask your patients for a copy of their member ID card at each visit and verify eligibility and benefits electronically through Availity Essentials™ at [Availity.com](#).
- Please make sure you update or confirm information is accurate for all providers in your practice each calendar quarter in Availity Essentials so patients can find you when they search our online provider directory.
- For details about our health plans, referral and authorization requirements, and billing guidelines, refer to the provider manual at [FloridaBlue.com](#) and select *For Providers* and then [Manual for Physicians and Providers](#).

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