

Missouri Medicare:

How To Navigate the New Rules

Reconciliation Bill Changes - Missouri Patient Guide

Medicare Savings Programs (MSPs)



- Medicare Savings Programs are state-run programs that help people with low incomes pay for Medicare costs.
- New rules that were supposed to make it easier to enroll in MSPs are being blocked. This means that 1.3 million low-income Medicare patients nationwide could lose help paying for Medicare costs like premiums, copays, and services.
- *Effective Immediately*

Physician Payment Adjustments & Automatic Spending Cuts



- Doctors will see a temporary 2.5% increase in Medicare reimbursement. This is intended to protect patient access to care, but only lasts January 1, 2026 - January 1, 2027.
- Due to budget rules, Medicare is scheduled to lose \$500 billion over 2026-2034 unless Congress acts. This could affect healthcare provider participation in the future.
- *Begins 2026 unless Congress makes changes*

Why This Matters for Patients



- Losing MSP Coverage means you may have to start paying Medicare Part B premiums (\$185/month in 2025) and higher out of pocket costs.
- Coverage interruptions can delay care, especially for patients who need medications, dental services, transportation or long-term care.
- While the short-term physician payment bump may help access, long-term cuts could make it harder to find healthcare providers who accept Medicare.

What You Should Do



- Check your mail for notices from Social Security, Medicare, or Medicaid.
- Re-enroll in MSPs as soon as possible if you receive a termination notice.
- Ask your healthcare providers about changes to costs and coverage in 2026
- Stay informed – use the resources below to find answers to your Medicare questions

Help is Available



- Missouri CLAIM: 1-800-390-3330 (free Medicare counseling)
- KFF Medicare Updates: [KFF.org/medicare](https://www.kff.org/medicare)
- Medicare Rights Center: [medicarerights.org](https://www.medicarerights.org)