

## 2026 Medicare Advantage plan changes

During Medicare's Annual Enrollment Period, members may have questions about notifications they received from Blue Cross Blue Shield of Michigan and Blue Care Network related to plan changes, plans not offered in 2026, as well as what their options are for next year.

**In 2026, Blue Cross and BCN are preserving statewide access and affordability by maintaining plan offerings in all Michigan counties.**

The information below lists changes to Blue Cross and BCN's current Medicare Advantage product offerings in 2026.

| Change                                     | BCN Advantage <sup>SM</sup> HMO, HMO-POS                                                                           | Medicare Plus Blue <sup>SM</sup> PPO                                                                                                                                                                                                  |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Not renewed for 2026</b>                | Community Value<br>Local HMO                                                                                       | Part B Credit                                                                                                                                                                                                                         |
| <b>Available in a reduced service area</b> | Prime Value (added premium) <ul style="list-style-type: none"> <li>Available in lower Michigan counties</li> </ul> | Essential (added premium) <ul style="list-style-type: none"> <li>Available in lower Michigan counties</li> </ul> +Meijer (added premium) <ul style="list-style-type: none"> <li>Available in counties with Meijer location</li> </ul> |

### New \$0 premium Medicare Plus Blue plans launching in 2026

These three plans combined cover the full state of Michigan.

- Value: Offered in Northern Michigan counties and the Upper Peninsula
- Secure: Offered in Southern Michigan counties
- Giveback: Offered in Southern Michigan counties, also includes a Medicare Part B premium credit

For more information on the new Medicare Plus Blue plans, see the [article](#) in the October 2025 issue of *The Record*. Information about BCN Advantage plans will be in the Nov.-Dec. 2025 issue of *BCN Provider News*, which will be available Oct. 29.

Please guide members to Blue Cross and BCN for support at 1-866-875-1375 if they have questions about coverage or specific benefits.

Thank you for your partnership.

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