

Texas Medicare Agent Offers Free Reviews for AEP (Oct 15 - Dec 7)

Texas seniors can book free Medicare reviews during AEP (Oct 15–Dec 7) with trusted agent Rodney POWELL at MedicareVideoGuide.com to compare Medigap, Medicare Advantage, and Part D options for 2026.



The Woodlands, Texas Oct 3, 2025 ([IssueWire.com](https://www.IssueWire.com)) - **Rodney POWELL**, the “**Medicare Video Guy**,” an independent, Texas-based licensed insurance agent at **MedicareVideoGuide.com**, invites Medicare-eligible beneficiaries to schedule free, no-obligation plan reviews during the Annual Election Period (AEP), October 15 to December 7.

With changes to Medigap premiums, Medicare Advantage networks, and Part D drug plans driven by the Inflation Reduction Act, reviewing your coverage ensures your 2026 plan meets your healthcare and budget needs. Contact POWELL at **855-360-5263** or MedicareVideoGuide.com to book an appointment to review your coverage from anywhere in Texas.

Why Review Your Medigap Coverage for 2026 ?

Medigap plans (like Plan G, Plan F, and Plan N) help cover costs Original Medicare doesn't, but premiums often rise annually. A review can help you compare options and find better value.

- **Premium Increases:** Many carriers raised 2025 premiums, impacting affordability.
- **Switching Plans:** If you pass medical underwriting, you may find lower-cost plans with the same benefits.
- **Underwriting Explained:** Outside guaranteed issue periods, Medigap applications may require health questions, affecting acceptance or pricing.

A review helps ensure your plan aligns with your finances and coverage needs for 2026.

Medicare Advantage: Check Your Network and Benefits

Medicare Advantage plans update provider networks, drug formularies, and benefits like dental or vision each year. A review confirms your plan still fits.

- **Verify Coverage:** Ensure your doctors, specialists, and medications remain in-network.
- **Compare Costs:** Check premiums, copays, and out-of-pocket limits for 2026.
- **Switching Options:** You can move to another Medicare Advantage plan or return to Original Medicare with a Medigap plan during AEP.

Note: Medigap applications may require medical underwriting unless you qualify for guaranteed issue rights.

Plan availability, premiums, benefits, and pharmacy networks may change annually, making an annual review crucial.

Part D: Navigate Inflation Reduction Act Changes

The Inflation Reduction Act continues to reshape Medicare Part D in 2026, introducing new cost caps and plan designs. Reviewing your plan helps ensure affordable access to medications.

- **Out-of-Pocket Cap:** A \$2,100 annual cap phases in, but premiums and drug tiers may shift.
- **Formulary Updates:** Check if your medications are covered at preferred pharmacies.
- **Plan Redesign:** 2026 changes may affect total drug costs, making a review essential. Whether standalone or part of a Medicare Advantage plan, a Part D review helps optimize coverage.

POWELL, an independent agent, compares plans from multiple carriers based on your individual needs.

[Best Independent Health Insurance Agent for Medicare in Texas](#)

Rodney POWELL, highly rated by Texas clients, has helped hundreds of beneficiaries navigate Medicare with clear, personalized advice. “Rodney made comparing plans simple and stress-free,” said one recent client. His independent status ensures unbiased recommendations, and reviews are always free, funded by carriers upon enrollment.

FAQs About Medicare Reviews

Q: What is the Annual Election Period (AEP) ?

A: AEP (Oct 15–Dec 7, 2025) lets you change Medicare Advantage or Part D plans for 2026 coverage, effective Jan 1.

Q: Why review my Medigap plan ?

A: Premiums for Plan G, Plan F, or Plan N may rise. Comparing options can save money if you pass medical underwriting.

Q: Can I switch from Medicare Advantage to Original Medicare ?

A: Yes, during AEP, you can disenroll and apply for a Medigap plan, but underwriting may apply unless you have guaranteed issue rights.

Q: How does the Inflation Reduction Act affect Part D ?

A: It caps out-of-pocket costs and redesigns plans for 2026, so review premiums, formularies, and pharmacy access.

[Texas Best Independent Medicare Advisor](#)

Rodney POWELL, the “**Medicare Video Guy**,” is based in Tomball, TX. Through his **MedicareVideoGuide.com** website and YouTube channel ([@MedicareVideoGuy](#)), POWELL helps seniors statewide, including Houston, San Antonio, Dallas, Fort Worth, Austin, The Woodlands, New Braunfels, Sugar Land, Katy, Southlake, and 30 states beyond Texas. He offers educational Medicare videos and personalized plan comparisons. His client-first approach has earned high ratings from Texas beneficiaries.

MedicareVideoGuide.com in the NEWS

- SEP 15, 2025 - [Texas Churches: Independent Broker Offers Free Medicare Part D Workshops for Senior Groups on 2026 Prescription Drug Strategies](#)
- SEP 1, 2025 - [Top-Rated Texas Medicare Agent Launches Free HR Workshops on Coordinating Employee Benefits with Medicare](#)
- AUG 4, 2025 - [Rodney POWELL, the “Medicare Video Guy,” is the #1 Top-Rated Local Medicare Agent in Texas in 2025 with Medicare Agents Hub](#)

Disclosures

Rodney POWELL, Heartwise LLC, and MedicareVideoGuide.com are not connected with or endorsed by the U.S. government or the federal Medicare program. Plan availability and benefits vary by carrier and ZIP code. Enrollment depends on contract renewal. Medigap applications may require medical underwriting, which can affect acceptance and pricing. POWELL is licensed in Texas and 30+ other states.





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