

Amid Medicare Advantage Headwinds, SCAN Health Plan Expands New and Enhanced Benefits for 2026

Plans Feature Cost Savings in Pharmacy, Dental, and Vision and Include More Choices in New and Existing Markets



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[SCAN Health Plan](#) (SCAN), one of the nation's largest not-for-profit Medicare

Advantage plans, today announced its 2026 benefit lineup. As economic pressures and shifting reimbursement rates drive many Medicare Advantage (MA) plans to scale back or exit markets, impacting up to [1.8 million seniors](#), SCAN is strengthening and broadening its benefits to give older adults a stable, mission-driven, nonprofit alternative.



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*Dr. Sachin H. Jain, CEO of
SCAN Group and SCAN Health
Plan*

"In a time when so much in our industry feels uncertain, SCAN remains a stable and consistent partner for older adults," said Dr. Sachin H. Jain, CEO of SCAN Group and SCAN Health Plan. "Our focus is on simplifying the healthcare experience by building reliable networks and a dynamic suite of benefits that make it easier for our members to get the care they need, when they need it."

Serving Medicare beneficiaries across 33 counties in California, Arizona, Nevada, Texas, New Mexico, and

Washington, SCAN's 2026 plan offerings are designed to deliver greater flexibility, meaningful cost savings, and reliable coverage that support health and independence.

SCAN's 2026 plans may feature the following benefits:

- \$0 copays for Primary Care Providers and many Specialists.
- \$0 copay for Tier 1 and Tier 2 prescription drugs. Plus, access to ~90% of medications SCAN members take at \$0, including covered and additional insulin options in many SCAN plans. *

- Significant dental allowances ranging from \$800 to \$4,000 per year. These allowances offer financial assistance for dental care, supporting members in maintaining oral health.
- Select SCAN markets will offer increased annual allowances for over the counter (OTC) items, herbal supplements, groceries**, at-home fitness equipment, or utilities**, with amounts ranging from \$360 to \$1,860 per year. These enhancements provide SCAN members with cost savings and greater purchasing power for essential goods.
- Enhanced vision coverage with yearly allowances ranging from \$175 to \$1,000.
- SCAN's provider network continues to expand across SCAN's service areas through new and strengthened partnerships with provider groups and health systems, enhancing access, choice, and convenience for SCAN members.

Investing Where it Matters

Drawing on nearly five decades of experience serving older adults, SCAN has developed a comprehensive portfolio of supplemental benefits for 2026 to address diverse needs, from caregiver support to incentives that promote healthy lifestyles.

"We are committed to making investments in offerings that have a significant impact on the lives of older adults, both now and in the future," said Karen Schulte, President of Medicare for SCAN Health Plan. "Our 2026 benefits and plans are strategically developed to meet their current needs, while proactively considering the care and support they may require going forward."

Senthu Arumugam, Chief Commercial Officer of SCAN Health Plan, noted that strong partnerships enable SCAN not only to deliver stable benefits, but also to expand and innovate in ways that directly benefit older adults. "By aligning with providers who share our mission," Arumugam said, "we're able to design benefits that evolve with seniors' needs while ensuring the stability they can depend on."

Highlights of SCAN's 2026 supplemental benefits include the following.

Caregiver Advantage offered by Careforth

Caregivers are the backbone of support for older adults, yet the role often comes with significant burn out and health challenges. [Research](#) shows that 40% of U.S. caregivers report heightened stress due to their responsibilities. More than half of caregivers aged 65 and older live with two or more chronic conditions, and more than a third of caregivers between ages 45 and 64 face similar health burdens. SCAN recognizes that caring for caregivers is essential to preserving both their well-being and the independence of the loved ones they support.

To support caregivers, SCAN in collaboration with Careforth, a leading provider of caregiver support services, developed Caregiver Advantage***, a comprehensive caregiver support

program designed to empower family caregivers with the tools and resources they need to help them provide effective care, while also caring for themselves.

At its core, the program offers expert guidance and personalized support through dedicated care coaches who create tailored care plans aligned to each caregiver's unique needs and circumstances. Caregivers have on-demand access to these care teams through voice or in-app messaging, making it easy to connect in the way that works best for them. Additionally, caregivers also have access to a content library of helpful resources, including articles, tips, and tools specifically designed for their journey, all accessible through a user-friendly app. One-on-one coaching is also available to help caregivers navigate day-to-day challenges, prepare for emergencies, and plan for future care decisions. By offering this multifaceted support system, Caregiver Advantage makes caregiving more manageable, enabling caregivers to focus on what matters most: providing the best possible care for their loved ones.

FlexEssentials

The SCAN FlexEssentials card is designed to provide members with flexibility and convenience when purchasing everyday essentials. As a pre-loaded debit card, it allows members to spend on vital items such as wellness products and groceries** across a broad network of retailers. With access to over 69,000 retail locations nationwide, including major retailers like CVS, Walmart, Kroger and Albertsons as well as various Asian and Hispanic stores, members can shop with ease.

At Home Support

SCAN's At Home Support Service provides members with personalized support to help them recover, stay safe, and maintain their independence in the comfort of their own homes. Members can receive assistance with various daily activities, such as bathing, dressing, and light housekeeping after a hospital or skilled nursing stay or during recovery from procedures like knee or hip replacement. Additionally, support is available for individuals who require help with two or more activities of daily living (ADL/IADL).

The service also offers respite care, which provides caregiving services in the home, allowing caregivers to focus on their own health and well-being. Members can benefit from assistance with daily tasks like meal preparation, light housekeeping, and running errands. Furthermore, the service provides companionship and social support, helping to alleviate feelings of loneliness and isolation. By offering support during recovery after hospital stays and relief for family caregivers, this service aims to promote overall well-being and independence.

Alongside these new supplemental benefits, SCAN has introduced the Health Action Rewards Program**** to motivate members enrolled in select SCAN plans to adopt healthier habits. Participants can earn up to \$125 in rewards by completing a variety of health-related activities, such as attending annual wellness visits, receiving preventive and chronic condition care, engaging in regular physical activity, and more. The rewards can be used flexibly on groceries, personal care and household products, over-the-counter items, and fitness merchandise at

popular retailers like Costco, Safeway, Albertsons, Northgate Market, Cardenas Markets, and Vallarta Supermarkets.

The Annual Enrollment Period for selecting a Medicare Advantage plan for 2026 runs Oct. 15-Dec. 07, 2025.

As of January 1, 2026, SCAN Health Plan will operate in 19 California counties including Los Angeles, Riverside, Orange, San Bernardino, San Diego, Ventura, Alameda, San Mateo, San Francisco, Stanislaus, Fresno, Madera, Santa Clara, Kings, Tulare, Yolo, Placer, Sacramento and San Joaquin.

SCAN Health Plan (Nevada) will operate in Clark and Nye counties in Nevada.

SCAN Health Plan (Texas) will operate in Bexar, Fort Bend, Harris and Montgomery counties in Texas.

SCAN Health Plan (New Mexico) will operate in Bernalillo and Sandoval counties in New Mexico.

SCAN Health Plan (Washington) will operate in Pierce, Spokane and Thurston counties in Washington.

SCAN Desert Health Plan will operate in Maricopa, Pima and Pinal counties in Arizona.

For more information about plan benefits and enrollment details, please visit www.scanhealthplan.com.

Benefits listed may vary by plan and not all benefits listed may be available in each SCAN plan. Prior authorization rules may apply for select benefits.

* 90% of medications SCAN members take at \$0 based on the CY2025 SCAN's Part D prescription claims utilization for Tiers 1 and 2. \$0 insulin is available in select SCAN plans. The member won't pay more than \$35 for a one-month supply for each insulin product covered by our plan. Copayment/coinsurance may vary by plan, county, pharmacy type, day supply, Part D benefit phase, or for members who receive "Extra Help."

**This is a special supplemental benefit for chronically ill members. That means, to get this benefit, you must have an eligible chronic condition such as heart disease, diabetes, cancer, lung disease, or dementia. Other chronic conditions may apply. Not all members with chronic conditions may qualify.

***Only available with the SCAN Connections (HMO D-SNP) and SCAN Connections at Home (HMO D-SNP) plans.

****Only offered with the SCAN Connections (HMO D-SNP), SCAN Connections at Home (HMO D-SNP), and SCAN Allied (HMO) plans.

SCAN Health Plan is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal.

Other providers are available in SCAN's network.

About SCAN

SCAN Group, a mission-driven not-for-profit organization, is dedicated to tackling some of the biggest issues in healthcare for older adults, including chronic illness, access to care, homelessness, inequities, and loneliness. SCAN Group's Medicare Advantage health plan, SCAN Health Plan, is one of the nation's largest not-for-profit Medicare Advantage plans and serves more than 310,000 members in California, Arizona, Nevada, Texas, New Mexico and Washington. Independence at Home, a SCAN Health Plan community service, provides vitally needed services and support to seniors and their caregivers. Since 2020, SCAN has launched four mission-aligned medical groups, including Healthcare in Action, Welcome Health, Homebase Medical and myPlace Health, each of which focuses on meeting the needs of older adults. To learn more, visit www.thescangroup.org and www.scanhealthplan.com.

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