

Texas Medicare Meltdown 2025: Premiums Surge and Part D Chaos Hits Hard

Insurer Exodus, Plans Dropping, Networks Shrinking, Seniors Face Coverage Gaps – How to Protect Yourself During Open Enrollment

HOUSTON, TX, UNITED STATES,
November 3, 2025 /EINPresswire.com/
-- As Medicare's Annual Election Period (AEP) unfolds for 2026 plan changes, Texas seniors are grappling with rising costs, plan disruptions, and shifting coverage options.

Projected increases in Medicare Part B premiums by \$21.50 to \$206.50 monthly, combined with adjustments in Part D deductibles up to \$615 and out-of-pocket caps rising to \$2,100, are creating challenges amid insurer pullbacks and benefit modifications.

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*Rodney POWELL, the
"Medicare Video Guy"*

Rodney Powell, recognized as a #1 Texas Local Medicare Agent on Medicare Agents Hub and known as "the Medicare Video Guy," is scaling his services to support more beneficiaries during this turbulent time. As an independent broker licensed in over 30 states, Powell provides unbiased guidance to help navigate these changes, serving areas including Houston, Dallas, Fort Worth, San Antonio, Austin, Arlington, Plano, Frisco, New Braunfels, Pearland, Sugar Land, The Woodlands,

Southlake, Katy, and Cypress.

"The Inflation Reduction Act of 2022 aimed to lower drug costs, but it's contributing to significant shifts in the market," said Powell. "While average stand-alone Part D premiums are projected to decrease to \$34.50, some plans may increase by up to \$50 monthly, and formularies are evolving. Insurers like UnitedHealthcare, Aetna, and Humana are scaling back Medicare Advantage and Part D offerings, potentially shrinking networks and leaving gaps in coverage."

Seniors on fixed incomes may face tough choices as these changes could lead to higher out-of-pocket expenses or limited access to providers and medications. Powell advises: "During open



enrollment, review your current plan thoroughly. Compare options like Medicare Supplement Plan G for comprehensive coverage or Medicare Advantage for potential cost savings, ensuring your doctors remain in-network."

To combat potential pitfalls, Powell emphasizes transparency in agent guidance. "Some agents may favor plans with higher commissions, but as an independent broker representing carriers such as Physicians Mutual, (AARP) UnitedHealthcare, Aetna, Humana, HealthSpring, and Devoted, I focus on what's best for the individual — whether Medigap or Advantage."

Amid rising fraud risks, including AI-driven scams targeting beneficiaries with unsolicited calls, Powell urges caution: "Never share personal information with unverified sources. Seek licensed, independent agents for secure assistance."

For free resources, visit MedicareVideoGuide.com or subscribe to Powell's YouTube channel at YouTube.com/@MedicareVideoGuy for educational videos on Medicare topics.

In a challenging landscape, expert guidance can prevent costly mistakes. "Knowledge is protection," Powell notes. "With proper planning, seniors can secure affordable, reliable coverage."

About Rodney Powell, the "Medicare Video Guy"

Rodney Powell is an independent Medicare broker committed to empowering seniors with clear, unbiased advice. As the #1 Texas Local Medicare Agent, he specializes in Medicare Supplements



Rodney POWELL, the "Medicare Video Guy"



Texas #1 Top Rated Local Medicare Agent in 2025
with Medicare Agents Hub

(Medigap), Advantage plans, and prescription drug coverage, serving Texas and beyond. For more information, visit [MedicareVideoGuide.com](https://www.MedicareVideoGuide.com).

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