

MedicareVideoGuide.com Reports Significant Medigap Rate Increases and Expands Support Services for Seniors

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Widespread increases in Medigap (Medicare Supplement) premiums are impacting seniors across Texas, with many policyholders reporting rate hikes of 10% to 20% for 2025 and projections indicating further increases in 2026.



Rodney POWELL, a "#1 TEXAS Top Local Agent" on Medicare Agents Hub, is responding to this trend by expanding educational and advisory services to help older adults evaluate their coverage options and manage changing healthcare expenses.

“

Rate increases aren't just numbers — they squeeze fixed incomes and force tough choices. You don't have to figure it out alone.”

*Rodney POWELL, the
"Medicare Video Guy"*

According to Powell, familiarly known as the "Medicare Video Guy" and licensed in 36 states, including Alaska, North Dakota, Wyoming, and Montana, several factors are driving these increases, including medical inflation, higher claims frequency, and an aging policyholder pool.

“It's not just numbers on a page — these rate hikes are squeezing fixed budgets and forcing painful choices,” Powell notes. “If you're reading this and wondering how

you'll keep up, you're exactly who I want to help.”

Recent trends show that Plan G and Plan N, two of the most popular Medigap policies, have experienced some of the steepest premium hikes.

At the same time, many major carriers, including AARP/UnitedHealthcare, BlueCross Blue Shield, Humana, and Mutual of Omaha, have pursued significant rate adjustments or exited select markets.

These changes are creating renewed concern and confusion among Medicare beneficiaries about how to secure stable, affordable healthcare coverage.

Powell further explains that seniors face critical decisions between Medigap and Medicare Advantage plans, each with distinct features regarding provider networks, cost structures, and coverage stability.

"Every year, I talk to folks who choose a plan with more 'extras,' but end up frustrated when out-of-pocket costs pile up, or they can't see their usual doctor," Powell states. "Medigap, while it often means a higher premium, brings the peace of mind of nationwide access to doctors and predictable bills — crucial if you travel, manage chronic conditions, or just want fewer surprises."

He also notes ongoing challenges related to Medigap underwriting and coverage denials, particularly for those seeking to return to Medigap after enrolling in an Advantage plan.

Powell adds, "Even after a denial or a big premium jump, there are ways forward. You don't have to tackle this alone."

In response to these developments, MedicareVideoGuide.com is providing expanded no-cost consultations and educational resources to help seniors:

- Review current Medigap and Advantage plan options in light of 2026 premium changes.
- Understand guaranteed rights and special enrollment scenarios following coverage denials or changes.



MEDICARE VIDEO GUY
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Rodney POWELL, the "Medicare Video Guy"



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

- Make informed decisions about prescription drug coverage and dental plans.

MedicareVideoGuide.com emphasizes the importance of regular annual policy reviews, especially as market conditions evolve and individual health needs may change over time.

About MedicareVideoGuide.com

Rodney Powell — known as the “Medicare Video Guy” — helps seniors nationwide understand and secure the right Medicare Supplement, Medicare Advantage, Part D prescription, and dental coverage. He’s licensed in 36 states and provides trusted guidance, clear answers, and no-cost consultations to help seniors protect their healthcare and finances.

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