



Medicare Agents Helpline \$0 Medicare Advantages Plans Helps Seniors Save Money

Contact A Top-Rated Local Medicare Agent To Compare \$0 Premium Medicare Advantage Plans In Your Area

INDIANAPOLIS, IN, UNITED STATES, September 15, 2026 /EINPresswire.com/ -- What is a zero-premium Medicare Advantage plan?

A zero-premium plan is a Medicare Advantage plan that has no monthly premium (other than the Medicare Part B premium). In other words, you don't pay anything to the insurance company each month for your coverage. More than three-quarters of Medicare Advantage enrollees are in zero-premium plans. But across all Medicare Advantage plans with integrated Part D coverage (MA-PDs), the average premium is projected to be about \$11.50/month in 2026

Extra Benefits: Many zero-premium plans add extra perks that Original Medicare does not cover, such as prescription drugs (Part D), routine dental care, vision, hearing aids, and gym memberships.

Will I still have other costs if I enroll in a zero-premium Medicare plan?

If you have a zero-premium plan, you pay \$0/month to your Medicare Advantage insurer. But all enrollees pay the Part B premium (\$202.90/month for most enrollees in 2026), unless they are also enrolled in Medicaid, a Medicare Savings Program, or a Medicare Advantage plan that pays some of the Part B premium on their behalf.

Who can buy a zero-premium plan?

Almost all Medicare Advantage enrollees (99%) had access to at least one zero-premium plan for 2025, and about three-quarters of Medicare Advantage enrollees select a zero-premium plan. But about 9% of 2025 Medicare Advantage enrollees were in plans with premiums of at least \$50/month

Who is Eligible?

You can join a zero-premium plan if you meet these rules:

- You are age 65 or older (or qualify early due to a disability).
- You are enrolled in both Medicare Part A and Part B.

- You live in the plan's service zip code area.
 - You sign up during an approved enrollment period, such as when you first turn 65 or during the annual fall open enrollment such as:
 1. Initial Enrollment Period (around your 65th birthday)
 2. Annual Enrollment Period (AEP): Oct. 15 – Dec. 7
 3. Special Enrollment Periods for life changes like moving or losing other coverage
- Those who are “dual-eligible” (Medicare + Medicaid) often find specialized \$0 premium Special Needs Plans.

Understanding Prescription Drug Tiers

All Medicare Advantage plans, including \$0 premium ones, use a tiered drug formulary:

Tier 1: Preferred generics – lowest copay

Tier 2: Other generics – slightly higher

Tier 3: Preferred brand-name – moderate copay

Tier 4: Non-preferred brand or specialty drugs – highest cost

[Medicare Agents Helpline](#) Provides Other Valuable Coverage Options

Top rated local agents can assist with other important insurance coverage's: Life Insurance, Health Insurance, Medicare Supplement Plans, Medicare Advantage Plans, Final Expense, Dental, Long-Term Care, Annuities, Disability Insurance, Retirement Services, Mortgage Protection, Short Term Medical, Home Health Care, Cancer / Heart Attack / Stroke Plans, Accident Insurance, and Investment Services. To discover top-rated agents in your area who can provide these services, simply enter your zip code and select the desired product at:

<https://MedicareAgentsHelpline.com>

Why Choose Medicare Agents Helpline?

Connecting with a local, highly-rated Medicare Insurance Agent can significantly streamline the enrollment experience. These professionals offer personalized guidance tailored to each individual's specific needs, facilitating the selection of the most suitable plan for seniors. Top-Rated Medicare Agents play a crucial role in assisting individuals who are either transitioning to a new Medicare plan for better rates or no premiums, or those enrolling for the first time, by offering vital support throughout the entire process. Contact a local top-rated Medicare Insurance Agent in your town for guidance today at: <https://MedicareAgentsHelpline.com>

Lori Dunn
Medicare Agents Helpline
800-470-2911
[email us here](#)

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