



# THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



## New Year, New You: Resolutions, Financial Tips, and Coverage Insights

By Anne DeLeon

January is all about new beginnings—setting goals, building healthy habits, and planning for the year ahead. In this issue, we’re helping you start 2026 with clarity and confidence.

We take a closer look at major Medicare changes coming this year, including updates to premiums, deductibles, and prescription drug costs, so you can make informed decisions during enrollment.

You’ll also find practical tips for improving your financial wellness, from setting achievable money goals to building habits that last all year. And because the new year is the perfect time for personal growth, we’re sharing 10 inspiring resolutions for retirees to help you stay active, connected, and fulfilled.

Whether you’re planning your finances, reviewing your health coverage, or simply looking for ways to embrace the season, this month’s newsletter is packed with ideas to help you thrive in 2026.



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# Financial Wellness Month: How to Build Money Habits That Last All Year

Each January, Financial Wellness Month encourages you to take a fresh look at your finances. It's a national reminder—right after the holiday season—to get serious about financial health, set goals, and build strong habits for the year ahead. Think of it as a starting line.

Whether you're managing your own budget, guiding students, or supporting employees, this month is about turning attention to financial health and action.

## Key Points

- January is National Financial Wellness Month, a time to reset your money habits and set financial goals for the year ahead.
- Financial wellness means having control over your finances. When you manage your budget, savings, and debt effectively, you reduce stress and gain confidence.
- You're not alone. Employers, schools, and community programs often offer tools and resources to support financial wellness during January.
- Learning is the first step. Free resources and educational programs can help you build financial confidence.

## What Is Financial Wellness Month All About?

National Financial Wellness Month occurs every January and raises awareness about the importance of financial health. It's a time to reflect on your money habits, reduce financial stress, and improve stability while making smarter money decisions.

At its core, the goal is simple: help people make financial choices that last. But the message goes beyond individuals. Businesses can use this time to support workers with financial wellness benefits. Schools can spotlight financial literacy in the classroom. Financial wellness works best when everyone plays a role in helping communities build stronger financial habits.

## Why Financial Wellness Matters

Money stress is one of the biggest contributors to anxiety and burnout. A March 2024 Bankrate survey found that 43% of U.S. adults say money hurts their mental health, triggering stress, worry, lost sleep, and even depression.

The flip side is powerful: when people feel financially stable, they're more likely to sleep better and maintain better focus in their daily lives. That stability doesn't happen by chance—it starts with financial knowledge.

Being "well" financially doesn't mean being rich. Instead, it's about control. Financially well people know how to budget and avoid debt traps. They save consistently and plan for the future. Financial wellness empowers people to make decisions about their money without fear.

## How to Participate in Financial Wellness Month

No matter where you are in your financial journey, Financial Wellness Month is a chance to take steps toward financial freedom. Here are some ways to participate:



## Financial Wellness Month cont'd...

### Review and Reset Your Financial Goals

Before you do anything, look closely at your budget, savings plan, and outstanding debt. The new year is the perfect time to take stock of your financial realities. Ask yourself:

- Are you tracking your spending? If not, try a free budgeting app or even a spreadsheet to see where your money goes each month.
- Do you have short- and long-term savings goals? Write them down, then automate transfers—even small ones—so saving happens without effort.
- Where can you cut back on spending? Pick one area, like streaming services or takeout, and redirect that money toward debt or savings.

Even small changes can add up. The point isn't financial perfection, but progress. Quick wins build momentum and make bigger goals feel within reach.

### Take a Personal Finance Class

If you prefer a structured approach, consider enrolling in a personal finance class.

From free online lessons to formal programs at universities, there are courses designed for every stage of retirement planning. Individuals approaching or enjoying retirement can explore topics such as budgeting, credit management, investing, and strategies for a secure financial future.



### Use Trusted Financial Education Resources

Classes aren't the only way to learn. Free tools, simulations, and guides can help you learn independently in a no-pressure environment. For example, you might experiment with a virtual stock market to see how investing decisions play out or use budgeting worksheets from organizations like the National Endowment for Financial Education (NEFE). Nonprofit programs in your community can also help.

### Financial Wellness Month vs. Financial Literacy Month

Financial Wellness Month (January) focuses on fresh starts: habits, goals, and overall financial well-being.

Financial Literacy Month (April) prioritizes education—the facts and skills behind smart money choices.

Think of them like this: January is where you set the stage. April is when you deepen your knowledge.

### Conclusion

Financial Wellness Month is more than a calendar event—it's an opportunity to take control of your financial future. Whether you start by reviewing your budget, setting savings goals, or learning new money skills, every step you take builds confidence and reduces stress.

Remember, financial wellness isn't about perfection or wealth—it's about making informed choices and creating habits that support your long-term stability.

Start small, stay consistent, and make this year the one where you feel empowered about your finances. The key is progress, not perfection, so celebrate each step forward as you build lasting financial habits.

# 10 New Year's Resolutions for Retirees

Life may look different now than it did years ago, but it's never too late to set goals and improve yourself. These New Year's resolutions for retirees prove that you don't have to settle for things as they are. You still have the power to enhance your life, your future, and yourself—no matter your stage of life. Here are 10 ideas to inspire you:

## 1. Eat More Nutritious Foods

Your health matters now more than ever. Adding nutrient-dense foods to your diet can boost energy, support immunity, and help you feel your best.



## 2. Move Joyfully

Find an activity you truly enjoy—walking, dancing, yoga—and make it part of your routine. Physical activity supports heart health, strengthens joints, and reduces the risk of falls. Start small and build up gradually.



## 3. Learn Something New

What have you always wanted to try? A language, a hobby, or a skill? Make this the year you learn something new. Lifelong learning keeps your mind sharp and adds excitement to your days.



## 4. Make New Friends or Reconnect with Old Ones

Loneliness can impact health as much as smoking. Stay connected by reaching out to old friends or joining social groups. Strong relationships improve mental and physical well-being.



## 5. Organize Your Life

Take time to simplify and organize. Whether it's creating a will, sorting finances, or decluttering your home, these steps can make life easier and give you peace of mind.



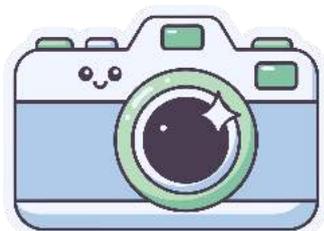
## 6. Sleep Better

Quality sleep is essential for overall health. Create a calming bedtime routine, limit screen time before bed, and talk to your doctor if you struggle with insomnia or other sleep issues.



## 7. Stay Creative

Engage in creative activities like painting, writing, or crafting. Creativity stimulates the brain and provides a sense of accomplishment and joy.



## 8. Preserve Your Life Story

Your experiences are valuable. Share them by writing a memoir, creating photo albums, or recording videos. Future generations will treasure your stories.

## 10 New Year's Resolutions cont'd...



### 9. Learn New Technology

Technology can help you stay connected and informed. Take time to learn new tools—whether it's video calling, social media, or online shopping—to make life easier and more engaging. Staying tech-savvy can open doors to new hobbies and keep you connected with loved ones.

### 10. Be More Authentic

Now is the time to speak your truth and live authentically. Have those meaningful conversations and express how you really feel. Embrace honesty and openness—it's freeing. Being authentic strengthens relationships and helps you feel more at peace with yourself.

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## Second Round of Medicare-Negotiated Price Cuts Expected to Save Billions in 2027

Medicare beneficiaries are set to see major relief on prescription drug costs beginning in 2027. The federal government recently announced that 15 additional high-cost and widely used medications will have lower negotiated prices under Medicare's prescription drug program.

These medications, used by approximately 5.3 million beneficiaries, account for \$40.7 billion in Medicare Part D spending. They treat common and serious conditions such as asthma, cancer, chronic obstructive pulmonary disease (COPD), and diabetes. The new pricing structure is projected to save an estimated \$8.5 billion to \$12 billion annually, helping millions of older adults better manage their healthcare expenses.



The reduced prices, negotiated this year between drug manufacturers and the Centers for Medicare & Medicaid Services (CMS), will take effect on January 1, 2027. These lower costs will apply to all eligible Medicare beneficiaries and must be included in every stand-alone Part D plan and Medicare Advantage prescription drug plan. In addition, beneficiaries enrolled in Part D plans are expected to save about \$685 million in out-of-pocket costs.

### Why This Matters for Retirees

Prescription drug costs have been a growing concern for retirees and those nearing retirement. Many older adults live on fixed incomes, and rising medication prices can strain household budgets. These negotiations represent a historic shift in how Medicare addresses affordability, ensuring that essential medications remain accessible without forcing beneficiaries to choose between their health and financial security. Lower prices will not only ease financial stress but also help improve adherence to treatment plans, leading to better overall health outcomes. For many retirees, this change means greater peace of mind and the ability to focus on enjoying retirement rather than worrying about prescription costs.

## Second Round of Medicare cont'd...

### How We Got Here

This marks the second round of price negotiations under a 2022 prescription drug law that allows Medicare to negotiate directly with drug companies. The first round, completed in 2024, resulted in lower prices for 10 medications that will take effect in 2026. Together, the 25 drugs selected so far represent roughly one-third of Medicare Part D spending.

### Which Drugs Are Included?

The latest group of 15 drugs was chosen from the top 50 Part D medications with the highest total Medicare expenditures. Among them are popular GLP-1 medications such as Ozempic, Rybelsus, and Wegovy, which treat type 2 diabetes, cardiovascular disease, and obesity. From November 2023 through October 2024, about 2.3 million Medicare Part D enrollees used these drugs, and Medicare spent \$14.4 billion on them.

Here's a closer look at the 15 medications selected for Medicare price negotiations. These drugs were chosen based on their high overall spending and widespread use among beneficiaries. The chart below shows each drug's name, its primary use, total Medicare spending, and the number of enrollees who used it between November 2023 and October 2024.

Drug	Use	Spent	Enrollees
Ozempic, Rybelsus, Wegovy	Type 2 diabetes, other indications	\$14.4 billion	2.3 million
Trelegy Ellipta	Asthma, chronic obstructive pulmonary disease	\$5.1 billion	1.3 million
Xtandi	Prostate cancer	\$3.2 billion	35,000
Pomalyst	Kaposi sarcoma, multiple myeloma cancers	\$2.1 billion	14,000
Ibrance	breast cancer	\$2.0 billion	16,000
Ofev	pulmonary fibrosis	\$2.0 billion	24,000
Linzess	chronic constipation, irritable bowel syndrome	\$1.9 billion	627,000
Calquence	some types of leukemia and lymphoma	\$1.6 billion	15,000
Austedo, Austedo XR	Huntington's disease, tardive dyskinesia	\$1.5 billion	26,000
Breo Ellipta	asthma, chronic obstructive pulmonary disease	\$1.4 billion	634,000
Tradjenta	type 2 diabetes	\$1.1 billion	278,000
Xifaxan	hepatic encephalopathy, IBS with diarrhea	\$1.1 billion	104,000
Vraylar	bipolar disorder, depression, schizophrenia	\$1.1 billion	116,000
Janumet, Janumet XR	type 2 diabetes	\$1.1 billion	243,000
Otezla	psoriasis, psoriatic arthritis	\$1.0 billion	31,000

## Second Round of Medicare cont'd...

### What's Next?

Negotiations will continue in future years. For 2028, up to 15 additional drugs covered under Part D or Part B will be selected for price reductions. By 2029 and beyond, up to 20 more drugs could be added annually. The number of medications with negotiated prices will grow over time.

CMS announces the list of drugs by February 1 each year, negotiates prices during the year, and publishes the new rates by November 30. However, the lower prices do not take effect until the following January to allow time for implementation.

This timeline ensures that both Medicare plans and drug manufacturers have adequate time to update systems and coverage lists. As more drugs are added each year, beneficiaries can expect continued savings and expanded access to affordable treatments.

Drug companies that refuse to participate face steep taxes on U.S. sales unless they withdraw from Medicare and Medicaid programs, which account for about 40% of national prescription drug spending. This penalty is designed to ensure compliance and maintain fairness in the negotiation process, ultimately protecting beneficiaries from inflated costs.

### Why It Matters

Prescription costs remain a major concern for older adults. Nearly 60% of people age 50 and older worry about affording their medications in the coming years, according to a recent survey. High drug prices can force retirees to make difficult choices, such as cutting back on other essentials or skipping doses, which can lead to serious health consequences. These new measures aim to reduce that burden and provide peace of mind for millions of Americans living on fixed incomes.



Another provision of the 2022 law introduced a \$2,000 cap on annual out-of-pocket prescription drug expenses starting in 2025, which will increase slightly to \$2,100 in 2026. This cap is expected to provide significant relief for those who take multiple medications or require costly treatments.

Price hikes have been significant for some drugs. For example, Xifaxan, used to treat irritable bowel syndrome, has been on the market since 2004 and its price has increased by 253%, far outpacing inflation. The law now requires drug companies that raise prices faster than inflation to pay penalties to Medicare. This measure aims to discourage excessive price increases and protect consumers from unpredictable spikes in medication costs.

These changes are expected to provide meaningful relief for millions of Medicare beneficiaries and help control overall healthcare costs. Over time, these reforms could lead to a more stable and predictable prescription drug market, making it easier for retirees to plan and manage their healthcare budgets.

### Current Annuity Rates

January 2026

6.45%

3 Year Fixed Annuity

6.70%

5 Year Fixed Annuity

To find out more,  
contact me: 314-287-0179

## UPCOMING MO MEDICARE 101 WORKSHOPS

<p><b><u>St. Louis County Library – Clark Family Branch</u></b>                  1640 South Lindbergh Blvd.                  St. Louis, MO 63131</p>	<p><b>Tuesday</b>  <b>January 20th</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Thornhill Branch</u></b>                  12863 Willowyck Dr.                  St. Louis, MO 63146</p>	<p><b>Wednesday</b>  <b>January 21st</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library - Mid-County Branch</u></b>                  7821 Maryland Ave.                  Clayton, MO 63105</p>	<p><b>Thursday</b>  <b>January 22nd</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Oak Bend Branch</u></b>                  842 South Holmes Ave.                  St. Louis, MO 63122</p>	<p><b>Wednesday</b>  <b>January 28th</b>  <b>6:00pm</b></p>
<p><b><u>St. Louis County Library – Grant’s View Branch</u></b>                  9700 Musick Ave.                  St. Louis, Missouri 63123</p>	<p><b>Thursday</b>  <b>January 29th</b>  <b>6:00pm</b></p>



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**Thanks for reading!**  
**Please contact me with**  
**any questions about**  
**Medicare or your**  
**retirement planning.**

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