



THE RETIREMENT REPORT

Monthly Medicare & Retirement Planning Newsletter



Insights, Updates, and Something Sweet

By Anne de Leon



In this month's newsletter, we are focusing on the tools and information that can help you feel more confident throughout the year. We will start by highlighting Financial Literacy Month, which is a reminder that even small steps like reviewing your budget or understanding the basics of saving can make a meaningful difference over time.

You will also find an overview of the newly proposed CMS updates for 2027 health plans and what they could mean for Medicare beneficiaries in the coming years. Alongside that, we have included a clear breakdown of what to expect from Medicare this year, helping you stay informed without the confusion or overwhelm.

To add something fun to the mix, we have included a spring dessert recipe that is perfect for warmer weather, plus a short piece on how small daily actions can create lasting benefits. Whether you are reviewing your financial habits or simply looking for something enjoyable to try, we hope this month's issue brings you something useful and uplifting.

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April Is Financial Literacy Month

Financial Literacy Month is an opportunity to strengthen everyday money skills, learn something new, and make steady progress toward greater financial stability. Each April, individuals, families, schools, nonprofits, and communities across the country use this time to build practical habits that support long-term financial well-being.

A Fresh Start for Your Money Habits

April is a natural moment to reset. Financial Literacy Month is not about mastering every financial topic—it's about taking one or two meaningful steps forward. For some people, that might mean creating a budget. For others, it could be understanding credit, building an emergency fund, or finding a realistic way to reduce debt.

What Financial Literacy Month Is

Financial Literacy Month is a nationwide effort to promote financial education and help people improve how they manage money. It highlights key areas such as spending, saving, borrowing, and planning. The goal is progress—not perfection. Even small improvements, like reviewing your credit report or setting a simple savings goal, can create momentum.

Who Takes Part

A wide range of organizations participate, including:

- Schools and libraries
- Nonprofits and community groups
- Employers and financial institutions
- Military communities
- State and local agencies

Many groups host workshops, share resources, and encourage conversations that make financial topics easier to understand.

Quick Wins for April

If you want to take part, here are a few simple ideas:

- Review one monthly bill: Look for opportunities to reduce or simplify.
- Check your credit report: A quick review can help you catch errors or track progress.
- Set a small savings goal: Even modest goals help build positive habits.
- Learn one new financial concept: Try topics like APR, credit utilization, or compound interest.
- Have a calm money conversation at home: A short discussion often leads to better decisions later.

Why It Still Matters

Money influences nearly every area of daily life—housing, transportation, food, healthcare, and long-term security. Understanding the basics of budgeting, credit, debt, and savings can help people make informed choices and avoid preventable mistakes.

It is especially important for young people, many of whom step into adulthood without much hands-on financial experience. Learning how to manage a checking account, compare borrowing costs, or avoid high-interest pitfalls can make a meaningful difference over time. Improving financial knowledge also helps people feel more confident when unexpected expenses or life changes occur. Building these skills early—and continuing to update them over time—can support better decision-making throughout every stage of life.



April Is Financial Literacy Month cont'd...

Building Stronger Financial Habits

Financial Literacy Month highlights the importance of building healthier financial habits through practical education. This includes articles, classes, webinars, and step-by-step guidance that make financial topics easier to understand. The goal is to share information people can use without the complicated jargon.

How You Can Get Involved

You don't need a formal event to participate. A few simple actions can make April a productive month:

- Learn something new: Read an article, take a free course, or listen to a personal finance podcast.
- Support local efforts: Many libraries, schools, and nonprofits offer workshops or online materials.
- Teach kids about money: Even basic lessons about saving and spending can help.
- Review your own habits: Use April as a check-in point for goals, debt, savings, and spending.
- Share resources: A helpful article or worksheet can make someone else's financial journey easier.

State and Local Activities

Across the country, many states and communities recognize Financial Literacy Month through workshops, student activities, proclamations, and public awareness campaigns. Events vary by location, so checking with local libraries, community colleges, nonprofits, or state-level financial education groups is a good place to start.

Frequently Asked Questions

Who started Financial Literacy Month?

Financial Literacy Month grew out of early national efforts to promote financial education for young people, eventually expanding into a nationwide observance recognized in April each year.

Why April?

April was designated as a month to focus on personal finance because it provides a consistent time for schools, community groups, and organizations to coordinate educational activities and share resources.



Who participates?

Participation comes from many different directions—educators, families, nonprofits, financial institutions, employers, and community programs all take part in their own ways.

Did You Know?

Financial education tends to be most effective when it connects directly to a real-life decision—such as borrowing, creating a budget, or preparing for a major purchase.

Final Thoughts

Financial Literacy Month is a helpful reminder that better financial habits are built gradually. One month won't solve everything, but even small steps—like learning a new concept, creating a plan, or having an honest money conversation—can make everyday life feel more manageable.

April is a great time to begin, restart, or build on what you already know.

CMS Announces Proposed Updates for 2027 Health Plans

The Centers for Medicare & Medicaid Services (CMS) recently proposed a set of regulatory changes intended to reduce health care costs, expand plan options, and strengthen safeguards within the Federal and State-Based Health Insurance Marketplaces. These updates are part of the proposed Notice of Benefit and Payment Parameters for 2027. The proposal is meant to address ongoing challenges within the Marketplace system and improve how consumers navigate and access coverage.

The proposal focuses on three major goals: lowering premiums, improving access to clear and affordable coverage options, and reinforcing protections that help ensure programs operate with accuracy and integrity. CMS noted that these updates are intended to address ongoing challenges within Marketplace operations and improve the overall consumer experience. The agency emphasizes that the proposed changes aim to make coverage more predictable and easier for consumers to navigate.

Encouraging Innovation in Health Plan Design

The proposed rules would give insurance issuers more flexibility to create plans that better align with consumer needs and long-term affordability. Key elements include:

- Allowing longer-term catastrophic plans: Issuers could offer catastrophic coverage lasting one year or up to ten consecutive years, giving plans more stability and more opportunity to invest in preventive care and long-term health outcomes.
- Removing standardized plan requirements: This change would give issuers more room to design varied plan structures based on consumer demand.
- Permitting low-deductible plans with higher out-of-pocket limits: This may expand access to lower upfront costs for some consumers.
- Aligning incentives across plan types: This includes better coordination between catastrophic plans and traditional metal-tier plans.
- Expanding hardship exemptions: More individuals age 30 and older could qualify for catastrophic plans based on updated exemption criteria.
- Allowing innovative, non-network plans to qualify: Plans could receive certification if they demonstrate sufficient access to providers through alternative models.

Strengthening Program Integrity and Consumer Protections

A major part of the proposal focuses on maintaining accuracy and preventing misuse across the Exchanges. CMS is proposing:

- Enhanced eligibility and income verification: Additional checks would help ensure that premium tax credits and other subsidies are provided only to eligible individuals.
- Updated rules to reflect current legal requirements: Exchanges would be required to verify that applicants meet immigration eligibility standards for certain financial assistance programs.
- Clearer oversight for agents, brokers, and web-brokers: The rule outlines prohibited marketing practices and introduces stronger enforcement to reduce fraud, unauthorized enrollments, and misleading plan changes.

These efforts are designed to increase transparency, protect consumers from improper actions, and improve confidence in how Marketplace programs operate.

Current Annuity Rates April 2026

6.45%

3 Year Fixed Annuity

6.70%

5 Year Fixed Annuity

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

CMS Announces cont'd...

Reducing Costs and Improving Affordability

The proposal also includes updates aimed at addressing cost drivers within the Marketplace:

- **Reviewing Essential Health Benefits (EHBs):** The goal is to ensure that federal subsidies are aligned with statutory intent and are not used to support benefits added at the state level that may significantly increase premiums.
- **Modernizing network adequacy reviews:** Updates would streamline oversight, reduce duplication, and make provider network expectations clearer.

Overall, CMS aims to make plans more affordable, ensure fair competition, and help consumers make informed choices about their coverage.

What Happens Next

CMS is seeking public comment before finalizing the regulations. After the review period, CMS will work with states, insurers, and other stakeholders to refine the final rules for the 2027 plan year. The agency's focus is on improving access, increasing accountability, and supporting more predictable and transparent health insurance markets.

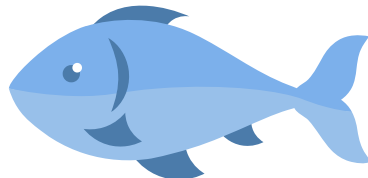
Small Actions Make a Big Difference

Earth Day is a reminder that everyday choices can help protect the planet we all share. Even simple habits like reducing waste, conserving water, or choosing sustainable options can have a meaningful impact.



Recycle Properly

Choose Sustainable
Learn how to make responsible seafood choices at [FishWatch.gov](https://www.fishbase.org/).



Energy-Saving Lighting

Energy-saving bulbs reduce emissions—remember to turn lights off when you leave a room.



Reduce Waste

Cut down on what you throw away by following the “3 R’s”: reduce, reuse, and recycle.

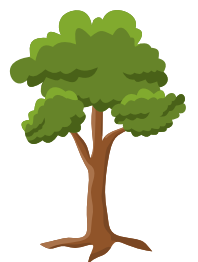


Volunteer Locally



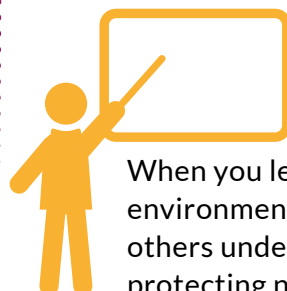
Plant a Tree

Trees clean the air, conserve energy, and help combat climate change.



Use Less Water

Using water wisely helps reduce runoff and wastewater that can end up in rivers and oceans.



Teach Others

When you learn more about environmental issues, you can help others understand the value of protecting natural resources.

Bike More Drive Less



What to Know About Medicare This Year

Understanding Medicare can make a meaningful difference in how confidently people manage their health care in retirement. Each year comes with updates, and 2026 brings several changes designed to improve affordability, expand preventive care, and make benefits easier to navigate. One of the most significant updates this year is the continued effort to lower prescription drug costs. Medicare began negotiating prices for certain high-cost brand-name medications, and the first set of negotiated prices took effect on January 1, 2026, helping reduce the cost burden for many beneficiaries. In addition, those with Medicare Part D will see a new annual out-of-pocket cap of \$2,100, meaning once someone reaches that amount for covered medications, they will pay nothing for the rest of the year. This change offers stability and relief for people who rely on ongoing prescriptions or face high drug costs.



Alongside lower drug expenses, Medicare is adding more preventive services that help people stay ahead of health issues. In 2026, screening coverage expanded to include CT colonography, a noninvasive imaging test that can detect polyps and other early signs of colorectal cancer. High-risk individuals can receive this test every 24 months, while others qualify every 60 months or after certain other screening intervals. Importantly, there is no cost to the patient as long as their provider accepts Medicare assignment, making preventive care easier and more accessible than before.

For those who manage multiple health needs, Medicare is rolling out new Advanced Primary Care Management services. These are monthly, coordinated-care benefits that help providers offer more personalized support—such as medication reviews, care planning, and 24/7 access to a care team—to help patients stay on top of chronic or complex health conditions. These services are designed to improve communication, reduce gaps in care, and help people feel more supported and connected as they navigate their health journey.

Costs are also an important part of Medicare planning, and 2026 brings a few updates that beneficiaries should be aware of. The Part A inpatient hospital deductible increased to \$1,736 per benefit period, and daily coinsurance amounts for extended hospital or skilled nursing stays saw modest adjustments as well. Meanwhile, the standard Part B premium for outpatient and doctor services is \$202.90 per month, with an annual deductible of \$283. These figures, updated each year by the Centers for Medicare & Medicaid Services (CMS), help beneficiaries plan more accurately for their expected health expenses.



Medicare is also making digital improvements in 2026 to help people use their coverage more easily. Updates to Medicare.gov will simplify comparing drug prices, checking coverage details, and navigating plan information. These tools will roll out throughout the year to help beneficiaries make informed decisions with less confusion.

Overall, Medicare in 2026 continues to evolve to make care more affordable, easier to manage, and more focused on prevention. Even though the program can feel complex, staying aware of yearly updates can help beneficiaries make confident choices and get the most value from their coverage.

Strawberry Delight Recipe



Ingredients

- 9 graham cracker sheets
- 2 Tbsp granulated sugar
- 1/4 tsp kosher salt
- 6 Tbsp unsalted butter, melted
- 1 tsp vanilla extract, divided
- 2 (8-oz.) packages cream cheese, softened
- 3/4 cup powdered sugar, divided
- 2 cups heavy whipping cream
- 1 lb fresh strawberries, hulled and thinly sliced, divided
- 1/4 cup seedless strawberry jam
- 1 Tbsp strawberry-flavored gelatin



Directions

1. Prepare Baking Dish

Lightly coat an 8-inch square baking dish with cooking spray; set aside.

2. Make the Crust

Pulse graham crackers, granulated sugar, and salt in a food processor until finely ground. Add melted butter and 1/2 tsp vanilla; pulse until the mixture holds together. Press the mixture firmly into the dish and freeze for 30 minutes.

3. Make the Cream Cheese Layer

Beat softened cream cheese until creamy. Add 1/2 cup powdered sugar and mix until smooth. Set aside.

4. Make the Whipped Cream

Whip the heavy cream with remaining 1/4 cup powdered sugar and 1/2 tsp vanilla until stiff peaks form.

5. Combine Mixtures

Fold half of the whipped cream into the cream cheese mixture until smooth. Refrigerate the remaining whipped cream for later.

6. Layer Strawberries

Spread 1 cup of sliced strawberries evenly over the chilled crust.

7. Add First Cream Cheese Layer

Spread half of the cream cheese mixture over the strawberries.

8. Make Strawberry Layer

Stir the strawberry jam and gelatin together. Fold this into the remaining cream cheese mixture, then spread over the first layer.

9. Add Whipped Cream Topping

Spread the remaining whipped cream on top.

10. Chill & Serve

Refrigerate for 4–8 hours. Garnish with remaining fresh strawberries just before serving. Serve cold.



UPCOMING MO MEDICARE 101 WORKSHOPS

<u>St. Louis County Library – Bridgeton Trails Branch</u> 3455 McKelvey Rd. Bridgeton, MO 63044	Tuesday April 14th 6:00pm
<u>St. Louis County Library – Daniel Boone Branch</u> 300 Clarkson Rd. Ellisville, MO 63011	Thursday April 16th 6:00pm
<u>St. Louis County Library – Clark Family Branch</u> 1640 South Lindbergh Blvd. St. Louis, MO 63131	Saturday April 18th 10:00am
<u>St. Louis County Library – Grant’s View Branch</u> 9700 Musick Ave. St. Louis, Missouri 63123	Monday April 20th 6:00pm



Space is Limited!
Register Today:
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Thanks for reading!
Please contact me with
any questions about
Medicare or your
retirement planning.

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