UPDATED OCT. 6, 2026

THE HEALTHCARE CHECK BREAKDOWN

Who gets the $90 Medicare rebate and the $500 ACA refund — and what to do if you're not sure. **Neither one requires you to apply.**

$90 MEDICARE PART B REBATE

One-time payment · about 20.8 million people

YOU QUALIFY IF ALL OF THESE ARE TRUE

- ✓ You have **Original (traditional) Medicare Part B**
- ✓ You **live in the U.S.**
- ✓ Medicaid does **not** help pay your Part B premium
- ✓ You do **not** pay a higher, income-based premium (called IRMAA)

YOU DON'T QUALIFY IF

- ✗ You're on a **Medicare Advantage** plan
- ✗ Medicaid pays your Part B premium
- ✗ You pay IRMAA

HOW & WHEN YOU GET IT

Direct deposit from Social Security on or around **Oct. 8** for most people.

No direct deposit? A **paper check** from the U.S. Treasury later in October.

WHO TO CALL

Am I eligible?
1-800-MEDICARE (1-800-633-4227)

Where's my payment?
Social Security: 1-800-772-1213 (starting Oct. 15)

REALITY CHECK

Part B premiums rose by more than $200 a year in 2026, with about $79 more projected for 2027. The bigger money move: **review your coverage during Medicare Open Enrollment, Oct. 15 – Dec. 7.**

$500 ACA MARKETPLACE "REFUND"

Per eligible person · about 1 million people

YOU QUALIFY IF ALL OF THESE ARE TRUE

- ✓ You bought a **2026 plan through HealthCare.gov**
- ✓ You paid **full price** — no premium tax credit (subsidy)
- ✓ You live in one of the **30 states** listed below

YOU DON'T QUALIFY IF

- ✗ You got **any** premium subsidy
- ✗ Your state runs **its own exchange** (20 states + D.C.) — even if you paid full price

THE 30 ELIGIBLE STATES

Alabama · Alaska · Arizona · Arkansas · Delaware · Florida · Hawaii · Indiana · Iowa · Kansas · Louisiana · Michigan · Mississippi · **Missouri** · Montana · Nebraska · New Hampshire · North Carolina · North Dakota · Ohio · Oklahoma · Oregon · South Carolina · South Dakota · Tennessee · Texas · Utah · West Virginia · Wisconsin · Wyoming

HOW & WHEN YOU GET IT

Paper check or direct deposit, **automatically**. Payments began going out Sept. 30 and continue through October. Each eligible person in a household gets their own $500.

WHO TO CALL

Questions about your plan or subsidy status?
HealthCare.gov Marketplace: 1-800-318-2596

SCAM ALERT: BOTH PAYMENTS ARE AUTOMATIC

You never have to pay a fee, "verify" your Medicare number, or give bank details to get either check. If someone calls, texts, or emails asking — **hang up and call the official number on this sheet yourself.**

REALITY CHECK

The average ACA premium rose $780 this year. **Shop and compare plans when open enrollment starts Nov. 1** — don't just auto-renew.

For education only — not legal, tax, or financial advice. Sources: CMS Medicare Improvement Fund Premium Rebate FAQ; CBS News (Oct. 5, 2026); Fortune and healthinsurance.org (Oct. 2026). Details may change; confirm with the official numbers above.