

How to Review Your Medicare Drug Plan on www.medicare.gov

Enrollment is from October 15 - December 7

Before you start

What to have next to you

- **Your pill bottles**, or a printed list from your pharmacy. For each drug you need the exact name, the strength (like 20mg), the form (tablet, capsule, extended release) and how many you fill each month.
- **The pharmacies you would use.** Pick two near you. We will add mail order too.
- **A pen.** There is a box near the end to write down your pick.

How to read the pictures

Green circle

Click or type here.

Blue circle

Stop and check this.

You can log in, or not. Both work.

No account? You do not need one. This guide shows every screen without logging in.

Have a Medicare.gov account? You can log in if you prefer. If you saved a drug list there before, the site brings it in, so you do not have to type every drug again. Your buttons and screens will look a little different from our pictures. You end up in the same place: your 2027 plans with your costs. Still read every drug, dose and quantity on your saved list before you trust the prices.

Two things about this time of year

Medicare.gov shows two years at once

From October through December the site has 2026 plans and 2027 plans. You are shopping for **2027**. We circle the year in blue on every screen where it shows.

You will not see an Enroll button yet

That is normal. Enrollment opens October 15. Until then, 2027 plans say “Open Enrollment starts October 15” where the button will be. Do the work now and you will be ready.

About the example in the pictures

We ran a made-up person in ZIP code 48170 (Wayne County, Michigan) with four drugs. Every dollar figure in the pictures comes from that example on October 1, 2026. Your plans, prices and pharmacies will be different.

1

Go to [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)

Type **medicare.gov/plan-compare** into your browser. The page should say “Review your 2027 plan options now.” Then scroll down to the box called “Find Medicare health & drug plans.”

Find the plan that works for you

Review your 2027 plan options now.



Find out what you can do during [Open Enrollment](#).



Feedback

2

Choose 2027 and type your ZIP code

On the right side, under “Don’t have a Medicare account?”, make sure the **2027** circle is filled in. Type your ZIP code.

If you would rather use your saved drug list, the **Log in** button is on the left side of this same box. Your screens will look different from here on, but you finish in the same place.

Find Medicare health & drug plans

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Create accountLog in

Don't have a Medicare account?

You'll need to answer a few questions before we show you plans. These questions help us give you better cost estimates, but won't change which plans you see.

Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?
We use your ZIP code to find plans in your area.

00000Continue

If your ZIP code covers more than one county, the site lists them. Click yours, then click **Continue**.

Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?
Select the county you live in.

Continue

☐ Washtenaw, MI

☐ Wayne, MI

3

Choose “Medicare drug plan (Part D)”

Click **Medicare drug plan (Part D)**, then click **Find plans**. This is the stand-alone drug plan that goes with Original Medicare and a Medicare Supplement.

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Create account

Log in

Don't have a Medicare account?

You'll need to answer a few questions before we show you plans. These questions help us give you better cost estimates, but won't change which plans you see.

What type of plan are you looking for?

☐ Medicare Advantage Plan (Part C)

☒ Medicare drug plan (Part D)

☐ Medigap policy (supplement insurance)

Which type of plan should I choose?

i

← Back

Find plans

4

Answer the question about help with costs

The site asks if you get help from Medicaid, Supplemental Security Income, a Medicare Savings Program or Extra Help. Click the one that fits you. If none do, click **I don't get help from any of these programs**, then **Continue**.

☐ Supplemental Security Income

☐ Medicare Savings Program

☐ Extra Help (with drug costs)

[Learn more about these programs.](#) ⓘ

☒ I don't get help from any of these programs

Continue

Now look at the top of the page. From here on, a blue bar tells you which year you are looking at. It should say **2027**.

This screenshot shows the top of a Medicare website. A light blue header bar contains an information icon and the text "You're viewing 2027 plans. [Show me 2026 plans.](#)". Below the header, on a light gray background, is a "← Back" link. The main heading is "Do you get help with your Medicare health or drug costs?". Below this is a paragraph: "If you get help with your Medicare health or drug costs from one of the programs below, it's important for us to know so we can show you accurate cost information when you search for and compare plans." On the right side, there is a vertical green button labeled "Feedback".

5 Say yes to drug costs

Click **Yes, include drug costs**, then **Continue**. If you skip this, the site cannot tell you what each plan will cost you.

This screenshot shows a question on the Medicare website: "Do you want to use drug costs to help you compare plans?". Below the question is a paragraph: "Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans." There are two radio button options: "Yes, include drug costs" (which is selected and highlighted with a green border) and "No, don't include drug costs". At the bottom right, there is a green "Continue" button, also highlighted with a green border. A "← Back" link is visible at the top left of the form area.

6

Type your first drug

Start typing the name. Wait for the list to drop down, click your drug in the list, then click **Add**.

If you logged in and your saved drugs are already showing, you do not need to type them again. Go to step 10 and check each one.

The screenshot shows a web interface for adding prescription drugs. At the top left is a green arrow and the text 'Back'. Below this is the heading 'Add your drugs' in bold. Under the heading is a paragraph: 'Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans.' Below this is the instruction 'Begin typing to find & select your drug.' There is a search input field containing 'synthroid' with a magnifying glass icon on the left. To the right of the input field is a dark green button with the text 'Add', which is circled in green. Below the input field is a dropdown menu with four options: 'Synthroid', 'Unithroid', 'Synarel', and 'Synalar'. The 'Synthroid' option is highlighted with a green rounded rectangle. To the right of the dropdown menu is a button that says 'See plans without drug costs'. At the bottom right, there is a label 'saved drug list.'.

← Back

Add your drugs

Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans.

Begin typing to find & select your drug.

Q synthroid

Synthroid

Unithroid

Synarel

Synalar

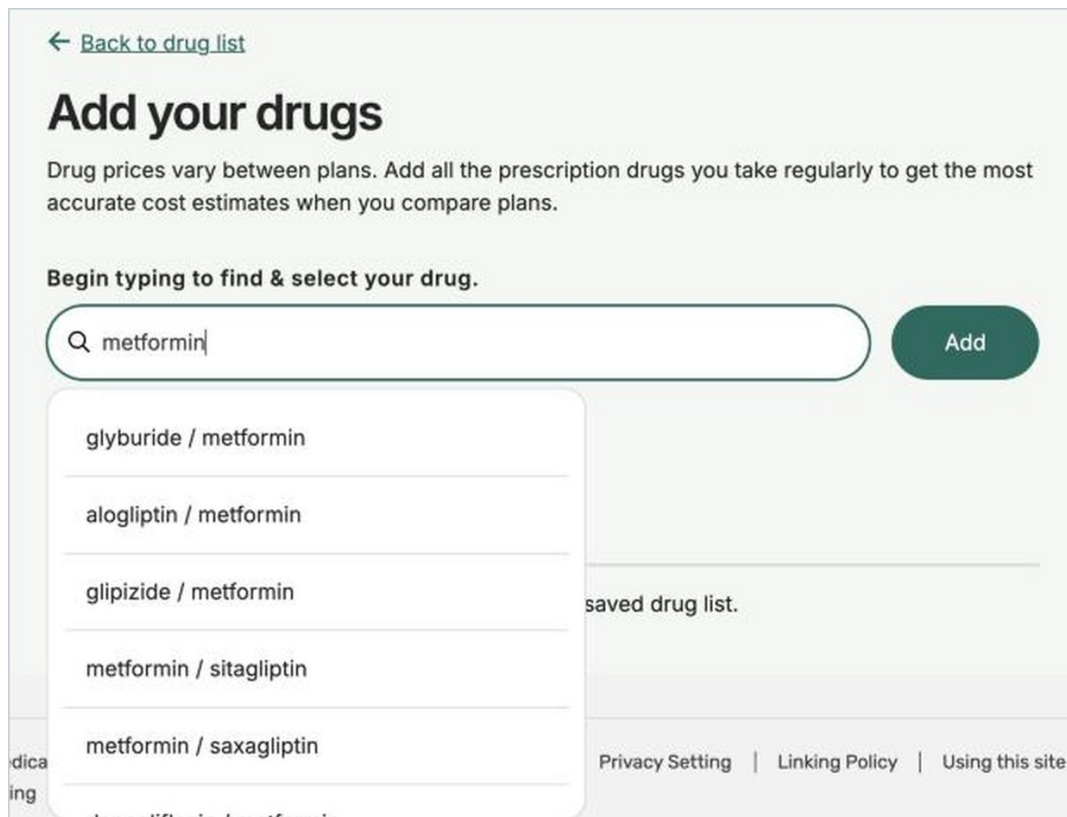
Add

See plans without drug costs

saved drug list.

Pick the plain drug, not the combination

When we typed “metformin,” the first 7 choices were combination pills, like glyburide / metformin. The plain one, metformin hydrochloride, was further down. Scroll the list until the name matches your bottle.



← [Back to drug list](#)

Add your drugs

Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans.

Begin typing to find & select your drug.

Add

glyburide / metformin

alogliptin / metformin

glipizide / metformin

metformin / sitagliptin

metformin / saxagliptin

saved drug list.

[Privacy Setting](#) | [Linking Policy](#) | [Using this site](#)

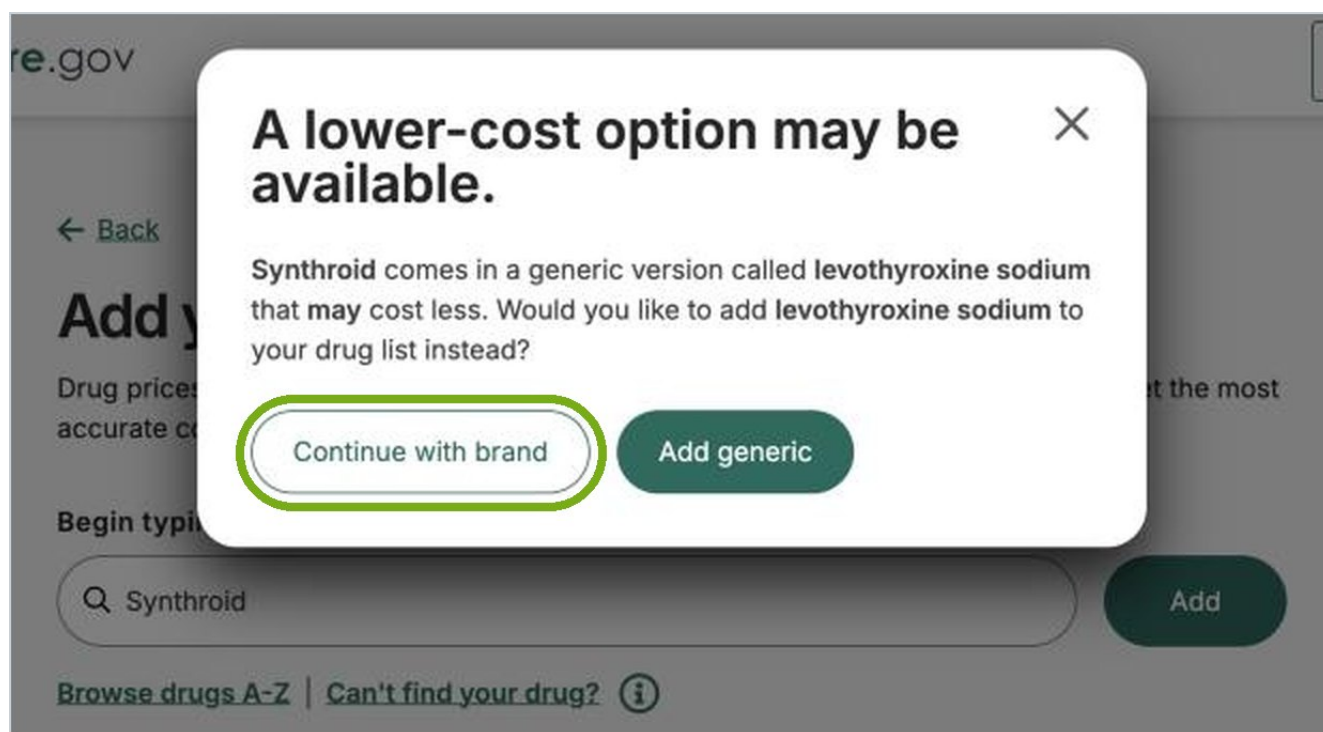
Every choice showing here is a combination pill. Keep scrolling.

7

Brand or generic? Choose what is on your bottle

If you type a brand name, the site may offer the generic. Our example person takes brand-name Synthroid, so we clicked **Continue with brand**. If you take the generic, click **Add generic**.

This choice changes your price. In our example, the three generic drugs cost \$0.00 on the first plan. The brand-name Synthroid was the whole drug bill.



8

Check the dose, the quantity and how often

Three boxes come up: **Dosage**, **Quantity** and **Frequency**. The site fills them in for you. Check every one against your bottle before you click **Add to my drug list**.

The screenshot shows a web form titled "Add Synthroid". At the top left is a green "Back" link with a left arrow. Below the title is a subtitle: "Tell us how you take this drug so we can estimate your costs more accurately." There are three input fields: "Dosage" with a dropdown menu showing "75mcg tablet", "Quantity" with a text box containing "30", and "Frequency" with a dropdown menu showing "Every month". Each field is highlighted with a blue rounded rectangle. At the bottom right is a green button labeled "Add to my drug list".

The site guessed wrong on metformin

It filled in **1000mg tablet** and a quantity of **90**. Our example is 500mg tablets, 180 a month. We had to change both.

The Dosage list for metformin had 12 choices: 5 tablet strengths, a liquid, and 6 extended release tablets. Tablets, capsules and extended release are priced as different drugs. Match the bottle.

[← Back](#)

Add metformin hydrochloride

Tell us how you take this drug so we can estimate your costs more accurately.

Dosage

1000mg tablet

Quantity

90

Frequency

Every month

Add to my drug list

What the site filled in.

[← Back](#)

Add metformin hydrochloride

Tell us how you take this drug so we can estimate your costs more accurately.

Dosage

500mg tablet

Quantity

180

Frequency

Every month

Add to my drug list

After we fixed it.

9

Watch the quantity when you change the dose

When we changed atorvastatin from 40mg to 20mg, the site changed the quantity from 30 to **60** without telling us. Look at the Quantity box again after you change the Dosage box.

[← Back](#)

Add atorvastatin

Tell us how you take this drug so we can estimate your costs more accurately.

Dosage

20mg tablet

Quantity

60

Frequency

Every month

Update this drug

10

Review your drug list

Read every line: name, strength, form, quantity and frequency. This is where we caught the wrong quantity. Click **Edit** to fix a line.

← [Back](#) 

Review your drug list

Make sure you've added all the drugs you take regularly. This helps us show you the most accurate cost estimates when you compare plans.

Atorvastatin 20mg tablet
Quantity 60 • Frequency Every month

Edit Remove

Lisinopril 10mg tablet
Quantity 60 • Frequency Every month

Edit Remove

Quantity 60 was wrong. Our example takes 30.

Get the quantity right

- One pill twice a day is 60 a month, not 30.
- Something you fill once a year, like an EpiPen, is quantity 1 with Frequency set to “Every 12 months.” It is not 12.
- For inhalers, insulin pens and eye drops, read the Quantity box slowly. The site may count them differently than you do.
- Frequency can be every month, or every 2, 3, 6 or 12 months.

Keep a copy of your list

When the list is right, keep a copy. You will want it next year. There are three ways. Pick one.

[← Back](#)



Review your drug list

Make sure you've added all the drugs you take regularly. This helps us show you the most accurate cost estimates when you compare plans.

Atorvastatin 20mg tablet
Quantity 30 • Frequency Every month

EditRemove

Lisinopril 10mg tablet
Quantity 60 • Frequency Every month

EditRemove

Metformin hydrochloride 500mg tablet
Quantity 180 • Frequency Every month

EditRemove

Synthroid 75mcg tablet
Quantity 30 • Frequency Every month

EditRemove

The little printer picture is at the top right of your drug list.

1. Print it

- Click the little printer picture at the top right.
- A print window opens. Click **Print**.

2. No printer? Save it on your computer

- Click the same little printer picture.
- In the print window, find the box that names your printer. It may be labeled **Destination** or **Printer**.
- Click that box and choose **Save as PDF**.
- Click **Save**. Give it a name you will know, like “My drug list 2027.”
- On a Mac, you may see a button marked **PDF** at the bottom of the print window instead. Click it, then click **Save as PDF**.

3. Or take a picture with your phone

- Open the camera on your phone.
- Hold it steady over the screen until every drug on the list is in the picture. Take the picture.
- If the list is long, scroll down and take a second picture.
- Look at the picture. Make sure you can read every name and number.

Then scroll down and click **Continue**.

The screenshot shows a list of four medications, each in a rounded rectangular box. Each box contains the medication name, quantity, frequency, and two buttons: 'Edit' and 'Remove'. The medications listed are Atorvastatin 20mg tablet, Lisinopril 10mg tablet, Metformin hydrochloride 500mg tablet, and Synthroid 75mcg tablet. At the bottom of the list are two buttons: 'Add another drug' and 'Continue'. The 'Continue' button is highlighted with a green circle.

Medication	Quantity	Frequency	Edit	Remove
Atorvastatin 20mg tablet	30	Every month	Edit	Remove
Lisinopril 10mg tablet	60	Every month	Edit	Remove
Metformin hydrochloride 500mg tablet	180	Every month	Edit	Remove
Synthroid 75mcg tablet	30	Every month	Edit	Remove

[Add another drug](#) [Continue](#)

11

Pick your pharmacies

You can add up to 5. Check **Mail-order Pharmacy** and the retail pharmacies you would use. We picked two retail pharmacies plus mail order. Then click **Continue**.

Add more than one because the same plan can cost a different amount at each pharmacy.

Showing 1 to 10 of 59 pharmacies near 48170

	Mail-order Pharmacy Add both mail-order and retail pharmacies to find the lowest cost.	Added ☒
1	CVS Pharmacy #08085 1400 S Sheldon Rd, Plymouth, MI 48170 (734) 453-5807	Added ☒
2	Kroger Pharmacy #670 44525 Ann Arbor Rd, Plymouth, MI 48170 (734) 414-9348	Added ☒
3	Birdi, Inc. 43811 Plymouth Oaks Blvd, Plymouth, MI 48170 (855) 247-3479	Add ☐

3 of 5 selected • Add up to 5 pharmacies to find the plan with the lowest cost for your drugs.

CVS Pharmacy #08085 X

Kroger Pharmacy #670 X

Mail Order Pharmacy X

Continue

Feedback

12

Check the year, then check the sort

Now you see your plans. Do two things before you read any prices.

First, the blue bar. It should say “You’re viewing 2027 plans.” If it says 2026, click “Show me 2027 plans.”

Second, “Sort plans by.” It should say **Lowest drug + premium cost**. That puts the lowest total cost for the year first. The other choices sort by deductible or by monthly premium. Leave it on drug + premium.

The screenshot shows a web interface for comparing insurance plans. At the top, a light blue bar contains an information icon and the text "You're viewing 2027 plans." followed by a link "show me 2026 plans." A blue circle highlights this bar. Below the bar is a link "← Back to drugs & pharmacies". The main heading is "Compare and choose a plan". Below this is a paragraph: "Compare plan costs, coverage, and ratings based on the information you've provided. Check plan details to learn more, or compare up to 3 plans side-by-side." Below that is the text "Prescription Drug Plans" followed by links "Switch plan type", "Wayne, MI", and "Change location". Under "Filter by:", there is a dropdown menu showing "Insurance Carriers" and a button "View all filters". At the bottom, the "Sort plans by" dropdown menu is highlighted with a green circle and shows "Lowest drug + premium cost". To the right of this menu, it says "Showing 1 to 10 of 11 drug plans". On the right side of the interface, there is a vertical green button labeled "Feedback".

13

Do not sort by deductible

A deductible sounds scary, so it is tempting to switch the sort to “Lowest yearly drug deductible.” In our example that put the more expensive plans first.

How we sorted	Deductible on the first plan	Its total for the year, retail
Lowest yearly drug deductible	\$125.00	\$1,753.80
Lowest drug + premium cost	\$700.00	\$761.30

Example only. Your numbers will differ.

The plan with the \$700 deductible came out **\$992.50 less** for the year than the plan with the \$125 deductible.

Two reasons, both from our example. The three generic drugs were \$0.00 even on the plan with the \$700 deductible. And the low-deductible plan had a premium of \$80.30 a month, against \$5.30.

So read the total for the year. The deductible is already counted inside it.

14

Know a 2026 plan when you see one

This is the same search with the year switched to 2026. On October 1, here is how the two years looked different:

Humana Value Rx Plan (PDP)
Humana | Plan ID: S5884-192-0

Star rating: ★★☆☆☆

Deductible
\$601.00 Drug deductible

Total Drug & Premium Cost (for the rest of 2026)
\$108.48 Retail pharmacy: Estimated total drug + premium cost
\$144.29 Mail-order pharmacy: Estimated total drug + premium cost

Monthly Premium
\$0.00 Includes: Only drug coverage

Pharmacies
2 of 2 of your selected retail pharmacies are in-network
[View your pharmacies](#)

Drugs
[View drugs & their costs](#)

[See plan details](#) **Enroll** ☐ Add to compare

Feedback

A 2026 plan. Example only. Your numbers will differ.

2026 plan	2027 plan
Cost line says “for the rest of 2026”	Cost line says “for 2027”
Has an Enroll button	Says “Open Enrollment starts October 15”
Star rating shows stars	Star rating says “Coming Soon”

The 2026 prices look small because they only count the months left in this year. They are not what you will pay in 2027.

15

Read the plan card

Look under **Total Drug & Premium Cost (for 2027)**. Those are your drugs plus your premiums for the whole year, one number for retail and one for mail order. In our example the first plan was \$761.30 at retail and \$625.20 by mail.

The monthly premium is only part of it. In our example, a plan with a \$17.20 premium came to \$774.00 for the year at retail. A plan with a \$6.30 premium came to \$790.97.

Also check that your pharmacies are in-network. Where the Enroll button will be, it says “Open Enrollment starts October 15.”

Sort plans by Lowest drug + premium cost Showing 1 to 10 of 11 drug plans

Wellcare Value Script (PDP) Star rating: Coming Soon
Wellcare | Plan ID: S4802-148-0

Deductible
\$700.00 Drug deductible

Total Drug & Premium Cost (for 2027)

\$761.30 Retail pharmacy: Estimated total drug + premium cost

\$625.20 Mail-order pharmacy: Estimated total drug + premium cost

Monthly Premium
\$5.30 Includes: Only drug coverage

Pharmacies
2 of 2 of your selected retail pharmacies are in-network
[View your pharmacies](#)

Drugs
[View drugs & their costs](#)

[See plan details](#) [Open Enrollment starts October 15](#) ☐ [Add to compare](#)

Feedback

Example only. Your numbers will differ.

You cannot enroll until enrollment opens on October 15.

You will not find an Enroll button on a 2027 plan before October 15. Nothing is wrong with your computer. Write down your pick and come back on October 15.

16

Compare up to 3 plans side by side

Check **Add to compare** on up to three plans, then click **Compare** at the bottom of the screen.

HealthSpring Assurance Rx (PDP) Star rating: Coming Soon
Blue Cross and Blue Shield of IL, NM, OK, TX | Plan ID: S5715-034-0

3 Plans to compare • You can add up to 3 plans to compare them

Wellcare Value Script (PDP) ✕

Humana Value Rx Plan (PDP) ✕

Humana Basic Rx Plan (PDP) ✕

Compare

Each plan lists each of your pharmacies with its own total for the year. In our example the first plan was \$776.15 at one pharmacy, \$761.30 at the other and \$625.20 by mail.

Look at the green labels too. A pharmacy can be **Preferred** with one plan and only **In-network** with another. Preferred is where that plan gives its lower price.

	Restrictions may apply	Restrictions may apply	Restrictions may apply
Total drug + premium cost (for 2027) How do pharmacy networks affect what I pay? ⓘ	KROGER PHARMACY #670 ✔ Preferred \$776.15 CVS PHARMACY #08085 ✔ Preferred \$761.30 Mail order pharmacy ✔ Preferred \$625.20	KROGER PHARMACY #670 ✔ In-network \$812.81 CVS PHARMACY #08085 ✔ In-network \$774.00 Mail order pharmacy ✔ Preferred \$783.56	KROGER PHARMACY #670 ✔ In-network \$790.97 CVS PHARMACY #08085 ✔ In-network \$807.50 Mail order pharmacy ✔ Preferred \$718.20

Example only. Your numbers will differ.

You cannot enroll until enrollment opens on October 15.

The compare screen says “Open Enrollment starts October 15” under every 2027 plan. That is where the Enroll button will be.

17 Open the plan details

Click **See plan details** on a plan you like. The green box at the top shows your premium and your drug cost for 2027. These two drug numbers are before the premium is added.

← [Go back to plan comparison](#)

Wellcare

Wellcare Value Script (PDP)

- Plan type: Drug plan (Part D)
- Plan ID: S4802-148-0

[Plan website](#) • Non-members: [1-844-480-0700](#) • Members: [1-888-550-5252](#)

Open Enrollment starts October 15

What you'll pay	Total monthly premium	Total retail pharmacy drug cost for 2027	Total mail order pharmacy drug cost for 2027
	\$5.30	\$697.70	\$561.60
		Estimated using your lowest price saved retail pharmacy Covers 4 of 4 saved drugs View drug coverage	Estimated using your saved mail order pharmacy Covers 4 of 4 saved drugs View drug coverage

Example only. Your numbers will differ.

This page has the same little printer picture at the top right. Keep a copy of the plan you like the same three ways: print it, save it as a PDF, or take pictures with your phone.

You cannot enroll until enrollment opens on October 15.

On the plan details page the same note sits at the top right, circled in blue above. If you see an Enroll button today, check the blue bar. You are probably on a 2026 plan.

18

Check your drug list one more time

Scroll down to **My Drug List**. The last column says Brand or Generic for each drug. Make sure it matches your bottles.

MY DRUG LIST					Change Drugs
	Package	Quantity	Frequency	Brand/Generic	Feedback
Atorvastatin 20mg tablet		30	Every month	Generic	
Lisinopril 10mg tablet		60	Every month	Generic	
Metformin hydrochloride 500mg tablet		180	Every month	Generic	
Synthroid 75mcg tablet		30	Every month	Brand	

19

See the price at every pharmacy near you

Still on the plan details page, find the section called **Pharmacies** and click **Change Pharmacies**.

PHARMACIES

Check the network status of each pharmacy on your list. You can change pharmacies at any time to find lower costs for drugs.

[How do pharmacy networks affect what I pay?](#) ⓘ

[Change Pharmacies](#)

Feedback

KROGER PHARMACY #670	✓ Preferred In-network
CVS PHARMACY #08085	✓ Preferred In-network
Mail Order Pharmacy	✓ Preferred In-network Costs vary based on the specific mail-order pharmacy

The next screen lists the in-network pharmacies near you. Next to each one is your **estimated total drug cost for 2027** at that pharmacy, on this plan. Use it to find a lower price close to home.

Showing 1 to 10 of 40 pharmacies near 48170

☐ Show only preferred in-network pharmacies [What's this?](#) 

Mail-order Pharmacy

 Preferred In-network

Add both mail-order and retail pharmacies to find the lowest cost.

Estimated total drug cost (for 2027)

\$561.60

Added 

1 **CVS Pharmacy #08085**

 Preferred In-network

1400 S Sheldon Rd, Plymouth, MI 48170
(734) 453-5807

Estimated total drug cost (for 2027)

\$697.70

Added 

2 **Kroger Pharmacy #670**

 Preferred In-network

44525 Ann Arbor Rd, Plymouth, MI 48170
(734) 414-9348

Estimated total drug cost (for 2027)

\$712.55

Added 

[Feedback](#)

Example only. Your numbers will differ.

In our example the two retail pharmacies we picked came to \$697.70 and \$712.55. Further down the list, a pharmacy we had not picked came to **\$666.00**. That is \$31.70 less for the year than our lower pick.

- To add a pharmacy, check the **Add** box next to it. You can have up to 5.
- To drop one, click the **X** next to its name at the bottom of the screen.
- Click **Continue** to go back to the plan with your new pharmacies.

These prices are for this one plan. If you change pharmacies, go back and look at your plan list again. The plan order can change.

20

See what each drug costs at each pharmacy

Keep scrolling. One table shows each drug at each pharmacy for the year. The next one adds your premium and tells you when you would meet your deductible.

	Kroger Pharmacy #670 ✔ Preferred	CVS Pharmacy #08085 ✔ Preferred	Mail Order Pharmacy ✔ Preferred
Atorvastatin 20mg tablet	\$0.00	\$0.00	\$0.00
Lisinopril 10mg tablet	\$0.00	\$0.00	\$0.00
Metformin hydrochloride 500mg tablet	\$0.00	\$0.00	\$0.00
Synthroid 75mcg tablet	\$712.55	\$697.70	\$561.60
Total estimated drug cost for 2027	\$712.55	\$697.70	\$561.60

Example only. Your numbers will differ.

ESTIMATED DRUG + PREMIUM COST			
	Kroger Pharmacy #670 ✔ Preferred	CVS Pharmacy #08085 ✔ Preferred	Mail Order Pharmacy ✔ Preferred
Total estimated drug + premium cost for 2027	\$776.15	\$761.30	\$625.20
When you'll meet your deductible	November 2027	December 2027	You won't meet your deductible in 2027

Example only. Your numbers will differ.

21

Look at it month by month

The next table shows what you would pay each month. In our example that was \$62.90 or \$60.65 a month at the two retail pharmacies. Mail order showed \$140.40 every third month.

This page also says that for 2027 you will not pay more than \$2,400 out of pocket for covered Part D drugs.

	Kroger Pharmacy #670 ✔ Preferred	CVS Pharmacy #08085 ✔ Preferred	Mail Order Pharmacy ✔ Preferred
January	\$62.90	\$60.65	\$140.40
February	\$62.90	\$60.65	-
March	\$62.90	\$60.65	-
April	\$62.90	\$60.65	\$140.40
May	\$62.90	\$60.65	-
June	\$62.90	\$60.65	-
July	\$62.90	\$60.65	\$140.40
August	\$62.90	\$60.65	-
September	\$62.90	\$60.65	-
October	\$62.90	\$60.65	\$140.40
November	\$52.10	\$60.65	-

Example only. Your numbers will differ.

22

Check for restrictions

Scroll down and click **View more drug coverage**.

+ View more drug coverage

Find the table called **Other drug information**. It has three columns to read for every drug:

- **Prior authorization:** the plan has to approve the drug before it pays.
- **Quantity limits:** the plan covers only so many per fill.
- **Step therapy:** the plan wants you to try a different drug first.

In our example two drugs said “Yes” under Quantity limits.

OTHER DRUG INFORMATION				
	Tier	Prior authorization	Quantity limits	Step therapy
Atorvastatin 20mg tablet	Tier 1	—	Yes	—
Lisinopril 10mg tablet	Tier 1	—	—	—
Metformin hydrochloride 500mg tablet	Tier 1	—	Yes	—
Synthroid 75mcg tablet	Tier 3	—	—	—

Example only. Your numbers will differ.

Find out what the limit is

You do not have to call the plan to find out. Click the word **Yes** (or point at it with your mouse). A small box opens and shows the limit.

- **Quantity Limits Amount** is how many the plan covers.
- **Quantity Limits Frequency** is how often, in days.

Select Care Drugs

\$11.00 copay

\$0 copay

OTHER DRUG INFORMATION

	Tier	Prior authorization		
Atorvastatin 20mg tablet	Tier 1	—	Yes	—
Lisinopril 10mg tablet	Tier 1	—	—	—
Metformin hydrochloride 500mg tablet	Tier 1	—	Yes	—
Synthroid 75mcg tablet	Tier 3	—	—	—

×

Quantity Limits Amount

30

Quantity Limits Frequency

30 Day(s)

Feedback

Atorvastatin: 30 every 30 days. Our example takes 30, so this one is fine.

Now compare each limit to what you take. In our example the plan covers metformin up to **150 every 30 days**. Our example person takes **180**. That is a problem to sort out before picking this plan.

OTHER DRUG INFORMATION				
	Tier	Prior authorization		
Atorvastatin 20mg tablet	Tier 1	—		
Lisinopril 10mg tablet	Tier 1	—		
Metformin hydrochloride 500mg tablet	Tier 1	—	Yes	—
Synthroid 75mcg tablet	Tier 3	—	—	—

Metformin: 150 every 30 days. Our example takes 180.

Write each limit in pen next to that drug on your printed copy. You will have it for next year.

If a limit is lower than what you take, call the plan and ask how to get the amount you need covered. The plan's phone number is at the top of this page.

Before you pick

You cannot enroll until enrollment opens on October 15.

Pick your plan now and write it down below. On or after October 15, come back to Medicare.gov and the Enroll button will be there.

- ☐ It says **2027** in the blue bar and in the cost line.
- ☐ I sorted by **Lowest drug + premium cost** and looked at the total for the year, not just the premium.
- ☐ The plan covers **every** drug on my list.
- ☐ Each drug shows the right strength, form, quantity and Brand or Generic.
- ☐ My pharmacy is in-network. Preferred if I can get it.
- ☐ I read the restrictions for every drug.

Write down your pick

Plan name

Plan ID

Monthly premium

Total for the year, retail

Total for the year, mail order

Pharmacy I will use

The Plan ID is under the plan name. It looks like S4802-148-0.

Dates that matter

October 15	Enrollment opens. The Enroll buttons show up on 2027 plans.
December 7	Last day of the Annual Enrollment Period.
January 1	Your 2027 plan starts.

Want more information?

www.insurewithkerry.com



Kerry K. Ghormley, CLTC

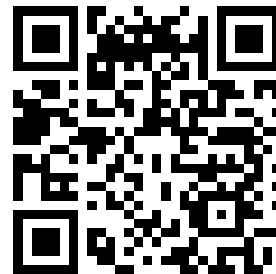
4700 S. Lindbergh Blvd., St. Louis, MO 63126

Office: 314-405-8888

Personal Cell: 314-276-8897 (texts preferred)

Additional Text #: 314-408-8801

WEBSITE: www.insurewithkerry.com



We do not offer every plan available in your area. Currently we represent 10 organizations which offer 87 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

The screens in this guide are from Medicare.gov and were captured on October 1 and 2, 2026. Plan names and prices are shown only as an example of how the site works. Medicare.gov can change its screens at any time.