



Part D Instructions for 2027

How to review and change your drug plan on Medicare.gov
Open Enrollment: October 15 to December 7, 2026

Use these steps to compare 2027 Part D drug plans on Medicare.gov and switch if a better plan fits your drugs. Take your time and follow each step in order. The pictures show what the Medicare.gov screens look like this year.

Before you start, have these ready:

- Your red, white and blue Medicare card (you need your Medicare Number only if you enroll)
- Your prescription bottles, or a list of each drug with its strength and how often you take it
- The name of the pharmacy you use

The short version: If Medicare.gov shows that your current plan is still the lowest total cost for your drugs, you don't need to do anything. Your plan renews on its own on January 1.

To begin, go to our Client Portal page for Medicare Supplement clients and click **“Shop Part D Plans for 2027.”** That button opens Medicare.gov's Plan Finder. You can also type **medicare.gov/plan-compare** into your web browser.

Questions along the way? See the Frequently Asked Questions at the end of this guide, or visit themedicarefamily.com/clients.

1 Year and ZIP code

- Under “Don’t have a Medicare account?”, make sure **2027** is selected.
- Type your ZIP code and click **“Continue.”**
- If asked, pick your county and click **“Continue”** again.

Have a Medicare.gov account? You can click “Log in” instead to use your saved drugs and pharmacies.

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.

46060

Continue

2 Choose Part D

- Click **“Medicare drug plan (Part D).”**
- Click **“Find plans.”**

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](#)

3 Do you get help with costs?

- If you get Medicaid, Extra Help or another program listed, click it.
- Most of our clients click **“I don’t get help from any of these programs.”**
- Click **“Continue.”**

☐ Supplemental Security Income

☐ Medicare Savings Program

☐ Extra Help (with drug costs)

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

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

Continue

4 Use drug costs

- Click **"Yes, include drug costs."**
- Click **"Continue."**

Do you want to use drug costs to help you compare plans?

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

☒ Yes, include drug costs

☐ No, don't include drug costs

Continue

5 Add your drugs

- Start typing your drug's name.
- Pick the exact name from the list that drops down. Check your bottle so the name matches.
- Click **"Add."**

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 atorvastatin

Add

atorvastatin

amlodipine / atorvastatin

lovastatin

fluvastatin

simvastatin

See plans without drug costs

ved drug list.

6 Dosage and how often

- Choose the dosage (strength).
- Enter the quantity and choose how often you fill it.
- Click **"Add to my drug list."**

Add atorvastatin

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

Dosage

40mg tablet

Quantity

30

Frequency

Every month

Add to my drug list

7 Review your drug list

- Click **"Add another drug"** and repeat steps 5 and 6 for every prescription you take.
- When all your drugs are listed, click **"Continue."**

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 40mg tablet
Quantity 30 • Frequency Every month

EditRemove

Add another drugContinue

8 Pick your pharmacies

- Check the **"Add"** box next to the pharmacy you use. You can add up to 5 pharmacies in all.
- We suggest also adding **Mail-order Pharmacy**. It is often the lowest cost.
- Click **"Continue"** at the bottom of the screen.

Select pharmacies you're willing to use

Drug prices can be different at different pharmacies. Add the pharmacy you use, and up to 4 others you'd be willing to use, to find the plan with the lowest cost for your drugs.

Your location
46060

Pharmacy name (optional)

Distance
5 miles

Find pharmacies

[Use current location](#)

Showing 1 to 10 of 27 pharmacies near 46060

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

Added ☒

1 Meijer Pharmacy #230
17000 Mercantile Blvd, Noblesville, IN 46060
(317) 774-7710

Added ☒

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

Meijer Pharmacy #230 X

Mail Order Pharmacy X

Continue

9 Compare plans

- Plans are listed from **“Lowest drug + premium cost”** first. Leave this sort as it is.
- Look at **“Total Drug & Premium Cost (for 2027).”** This is your estimated cost for the whole year at each pharmacy.
- Find your current plan in the list. If it is still the lowest cost, you are done. Your plan renews on its own.
- To see more, click **“See plan details,”** or check **“Add to compare”** on up to 3 plans.

Filter by: Insurance Carriers ▾ Star Ratings ▾ [View all filters](#)

Sort plans by Lowest drug + premium cost ▾ Showing 1 to 8 of 8 drugs

Wellcare Value Script (PDP)
Wellcare | Plan ID: S4802-150-0

Star rating: ★★☆☆☆

Total Drug & Premium Cost (for 2027)

\$63.60 [Retail pharmacy:](#) Estimated total drug + premium cost

\$63.60 [Mail-order pharmacy:](#) Estimated total drug + premium cost

Monthly Premium

\$5.30 Includes: Only drug coverage

[View your pharmacies](#)

Drugs

[View drugs & their costs](#)

[See plan details](#)

[Enroll](#)

☐ [Add to compare](#)

Example only. Your plans and costs will be different.

Make sure it's a drug plan. The plan name should end in **(PDP)**, which means prescription drug plan. If you have a Medicare Supplement, do not pick a Medicare Advantage plan by mistake.

10 Enroll in your new plan

Click **"Enroll"** on the plan you chose. Medicare.gov then walks you through a short application. Follow each screen in order:

1. Review the plan name and click **"Join Plan."**
2. For your enrollment period, choose **Open Enrollment (October 15 to December 7)** and click **"Next."**
3. Enter your Medicare Number from your card.
4. Enter your name, date of birth and contact details.
5. Enter your address.
6. Answer the general questions.
7. Choose how you want to pay your premium.
8. Read and agree to the plan terms.
9. Review everything and click **"Submit."**

11 Save your confirmation

- Download, print, or take a picture of the confirmation page. It is your proof that you enrolled.
- Your new plan starts **January 1, 2027**. Medicare ends your old drug plan on December 31 for you.
- Your new plan will mail you a welcome letter and a member card.

Heads up: After you sign up for a Part D plan, an insurance company may call and try to move you from Original Medicare and your new drug plan to a Medicare Advantage plan. You don't have to talk with them. Your Medicare Supplement and Part D plan stay as you chose them.

Frequently Asked Questions

I tried to do it myself on Medicare.gov, but I'm confused. Where can I get more help?

Call 1-800-MEDICARE (1-800-633-4227). Medicare will help you choose the right drug plan for 2027 over the phone, at no cost to you.

If Medicare.gov shows me that the lowest cost plan for 2027 is the plan I'm already on, do I need to do anything?

No. You can close out and do nothing. Your plan will automatically re-enroll you for next year. The one exception: if your plan sent you a letter saying it is ending in 2027, you need to pick a new plan.

If I choose a new drug plan for next year, how do I cancel my old drug plan?

You don't have to do anything. Medicare will do that for you. Your old plan ends December 31, and your new plan starts January 1.

If I pay more for a drug plan, am I likely to get a much better plan than the lowest cost one Medicare.gov shows me?

No. More expensive plans often cover more drugs, but what you want is the plan that covers *your* drugs at the lowest total cost for next year. There's no guarantee that a more expensive plan would cover a drug you might need in the future.

What happens if my drugs change before the December 7 deadline?

If you enroll in a new drug plan for 2027, you can still change your mind and choose a different plan until December 7. The last plan you choose by December 7 is the one that starts January 1.

How important are the star ratings next to each drug plan?

Not very. I choose the plan Medicare.gov shows as the lowest total cost for your drugs for next year, regardless of the stars.

*Sylvia Gordon, Medicare Mama®
The Medicare Family*

The Medicare Family is not connected with or endorsed by the U.S. government or the federal Medicare program. The purpose of this communication is the solicitation of insurance. We do not offer every plan available in your area. Currently we represent 31 organizations which offer 3,740 products in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Owned by ESG Insurance LLC. Screens shown are from Medicare.gov, captured October 16, 2026.