

HOW TO REVIEW AND CHANGE YOUR MEDICARE PART D (PRESCRIPTION DRUG COVERAGE) DURING THE ANNUAL ENROLLMENT PERIOD

October 15 to December 7, 2026

Follow these steps to review your Medicare Part D prescription drug coverage and enroll in a new plan if desired.

1 VISIT MEDICARE.GOV

Go to www.medicare.gov.

2 START A PLAN SEARCH

Select **"Find Health & Drug Plans."**

3 CONTINUE WITHOUT LOGGING IN

On the right side of the page, proceed with **"Don't Have A Medicare Account?"**
Select coverage year **"2027"** and enter your zip code.

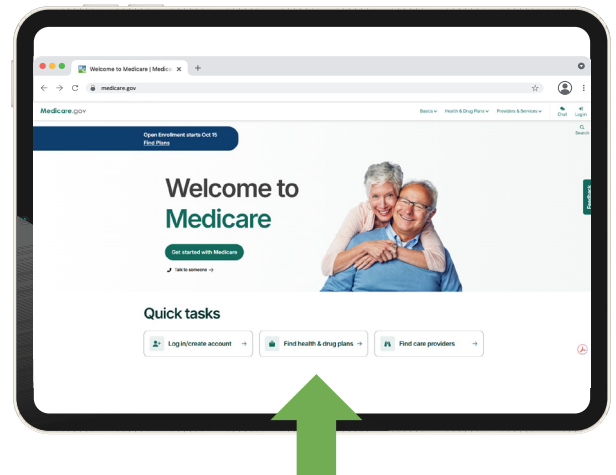
4 SEARCH FOR MEDICARE DRUG PLANS

Select **"Medicare Drug Plans (Part D)"** and click **"Find Plans."**

5 ANSWER THE EXTRA HELP QUESTION

When asked about Medicare's Extra Help program, most individuals should select:

"I don't get help from any of these programs."



6 DECIDE WHETHER TO INCLUDE PRESCRIPTION DRUG COSTS

You'll be asked: **"Do you want to see your drug costs when you compare plans?"**

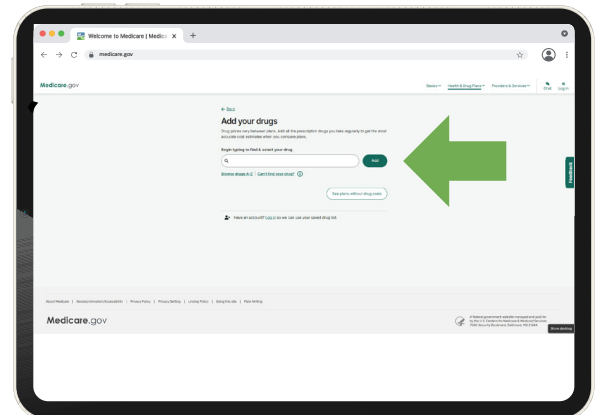
- **Select YES** if you take prescription medications.
- **Select NO** if you do not take any prescriptions.

Note: If you select **NO**, you'll be taken directly to the list of available plans. While you may choose the least expensive plan, we generally recommend enrolling in a Part D plan when you are first eligible to help avoid potential late enrollment penalties in the future.

7 ENTER YOUR PRESCRIPTIONS

If you selected **YES**, begin adding your medications:

- Type the name of each medication.
- Click the green **"Add"** button.



8 VERIFY DOSAGE INFORMATION

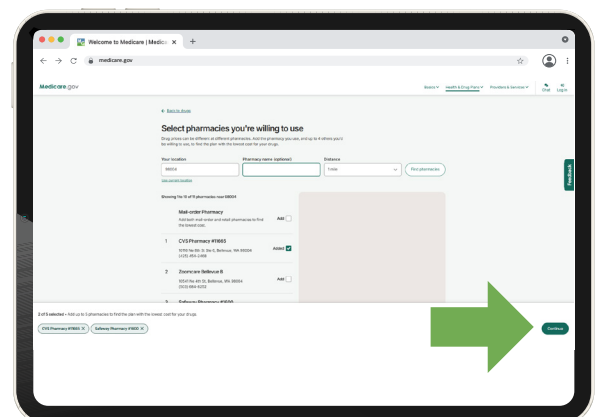
The system will automatically select the most common dosage and frequency.

If needed, you can:

- Use the drop-down menus to change the dosage or frequency.
- Enter a different quantity.
- Click the green **"Add to my Drug List"** button.

9 FINISH ADDING MEDICATIONS

- Repeat for all prescriptions you take by using, **"Add Another Drug"** button.
- After entering all prescriptions, select **"Continue."**



10 CHOOSE YOUR PHARMACY

Select at least one pharmacy and click **"Continue."**

REVIEW AVAILABLE PLANS

Plans will be displayed based on the lowest estimated annual cost, including premiums and prescription drug expenses.

Important: The lowest-cost plan is not always the best option for your individual needs.

To View Plan Details:

- Click the green **“See Plan Details”** button.
- Review:
 - Estimated annual drug costs
 - Monthly premium
 - Total estimated annual costs
 - Pharmacy pricing

For the lowest prescription costs, look for pharmacies designated as “Preferred.”

To Return to Search Results:

- Select **“Back to Search Results”** in the upper left corner beneath the Medicare.gov logo.

ENROLL IN A NEW PLAN

If you decide to change plans, click the white **“Enroll”** button.

Open Enrollment Starts Oct. 15th

The last day to enroll in a plan for **January 1, 2027** is December 7th.

COMPLETE THE ENROLLMENT APPLICATION

On the **“Start Your Application”** page:

- 1 Select “Annual Open Enrollment Period.”
- 2 Follow the prompts to complete your application.
- 3 Have the following information available:
 - Name (exactly as it appears on your Medicare card)
 - Medicare Number
 - Date of Birth
 - Address

You will also be asked how you would like to pay your premium.

Our recommendation is to select **“Deduct from Social Security Benefits”** if available.

If you are not receiving Social Security benefits, you can generally choose:

- Electronic Funds Transfer (EFT/automatic payments), or
- Monthly paper billing.

AFTER ENROLLMENT

Once the Centers for Medicare & Medicaid Services (CMS) approves your enrollment:

- Your new insurance carrier will mail your ID cards and welcome materials.
- Any existing Medicare Part D or Medicare Advantage prescription drug coverage will terminate effective **January 1, 2027**, when your new coverage begins.

NEED ASSISTANCE?

If you need help or experience difficulty during the process, contact:

Medicare

- Phone: 1-800-MEDICARE (1-800-633-4227)
- TTY: 1-877-486-2048
- Available 24 hours a day, 7 days a week

Please note: Heffernan Insurance does not have access to enrollments completed through Medicare.gov. Therefore, our agents are unable to answer questions regarding Medicare Part D plan enrollment status or specific plan information submitted through the Medicare website.