

Quick Guide to Reviewing Medicare Part D



It's important to review your Medicare Part D Prescription Drug Plan each year. Plan benefits and costs can change, and your prescription needs may change as well. This simple, step-by-step guide will help you review your coverage and prepare for the upcoming plan year.

This is a general guide to assist with self-enrollment and is not a complete reference.

1 Gather Your Information:

- Your Medicare card (red, white and blue)
- Your current prescription plan card
- List of your current prescription drugs (dosages and quantities)
- Your choice of 2-3 preferred pharmacies

2 Get Quotes:

- [Medicare.gov](https://www.medicare.gov) plan finder online tool
- Select "Find Health & Drug Plans"
- Enter your ZIP code and county
- Select Medicare drug plan (Part D)
- Answer the assistance questions (if unsure, check No)

3 Enter Your Prescriptions:

- Enter each medication (dosage, quantity and frequency)
- Verify all prescription entries
- Select 2-3 preferred pharmacies
- Include mail order if desired (sometimes this is cheaper)

4 Compare Results:

Review the plans based on:

- Medication coverage
- Monthly premium and deductible
- Co-pay or co-insurance amount at each pharmacy
- Estimated annual drug + premium cost
- Star Ratings

5 Review Drug Costs:

Section "Estimated Drug Costs" reviews your costs throughout the year:

- Before and after the deductible
- Costs by pharmacy
- Coverage stages and applicable out-of-pocket limits

Estimates depend on your prescriptions and pharmacy.

6 Enroll:

When you've selected a plan:

- Enroll online through [Medicare.gov](https://www.medicare.gov), or
- Contact the insurance carrier directly (phone number listed under plan name at the top)

TIPS

- If a medication is not covered:
 - Ask your doctor about alternatives
 - Check other plans
 - Search GoodRX
 - Explore assistance through Medicare Extra Help or Pennsylvania PACE/PACENET at 1-800-225-7223
- Important Details to Understand:
 - Out-of-Pocket maximum for 2027 = \$2400, you no longer pay once you reach this
 - Knowing your deductible, found in the "Overview" section at the top
 - Your payment may change through the year as you reach each stage, section "Estimated Drug Costs"

If you have further questions after using this guide, we're here to help!
Call our office at 610-868-5801 for assistance.

Annual Enrollment Period: October 15th–December 7th. Coverage begins January 1st