FREE FROM GIARDINI MEDICARE

How to Run Your Drug Plan

Shop and enroll in a 2027 drug plan

Medicare.gov, one screen at a time, with pictures.
Keep this open next to your screen and follow along.

Enrollment is open: October 15 to December 7.

Find your plan, then enroll, one screen at a time.
Your new plan starts January 1, 2027.

Giardini Medicare · Your transition to Medicare team
Version 2 · Screens captured on Medicare.gov, October 1, 2 and 15, 2026

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.
- **Your red, white and blue Medicare card.** You need your Medicare Number to enroll. You will type it **without the dashes**.
- **A pen.** There are boxes near the end to write down your pick and your confirmation number.

How to read the pictures

Green circle	Blue circle
Click or type here.	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.

Enrollment is open now

The Annual Enrollment Period runs **October 15 to December 7**. You can shop and enroll in one sitting. Your new plan starts **January 1**. Part 1 of this guide is shopping. Part 2 is enrolling.

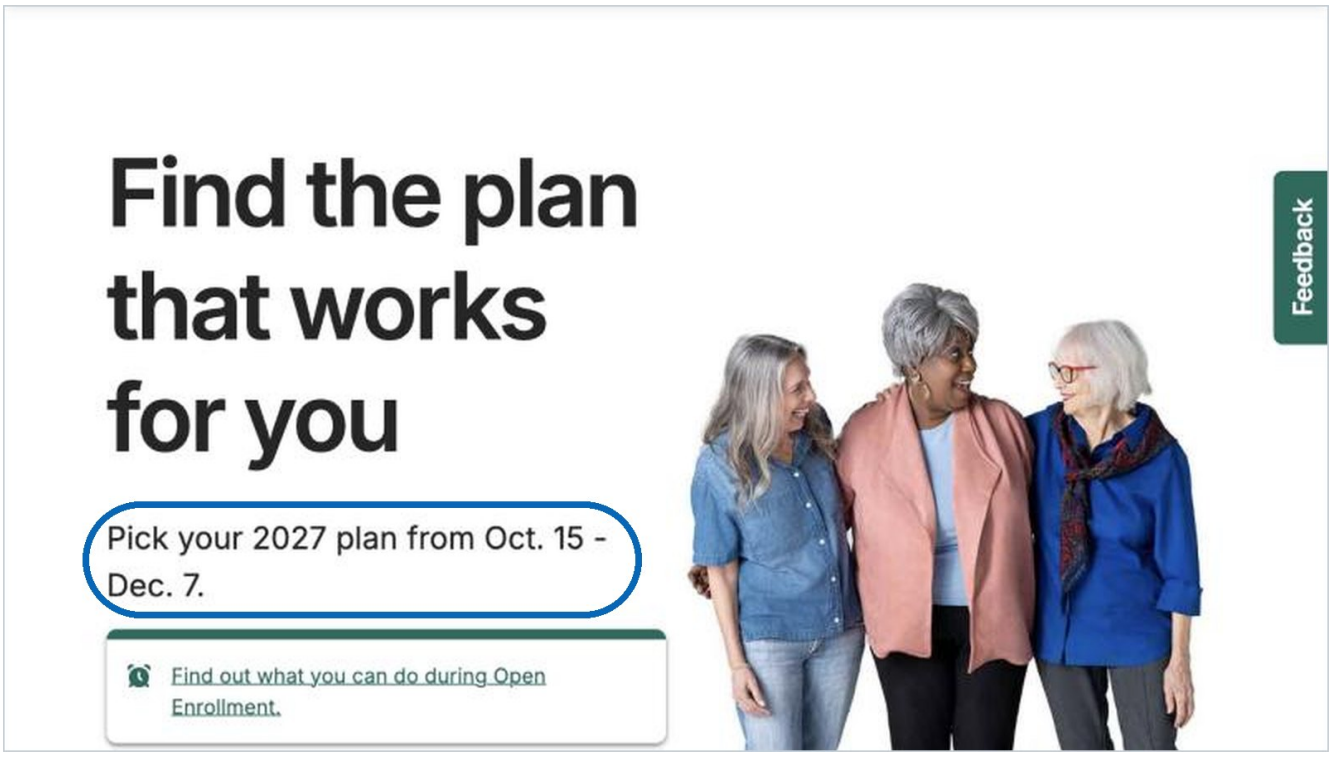
About the example in the pictures

We ran a made-up person in ZIP code 48170 (Wayne County, Michigan) with four drugs. Every dollar figure in this guide comes from that example, checked on October 15, 2026. Your plans, prices and pharmacies will be different.

Part 1: Find your plan

1 Go to Medicare.gov/plan-compare

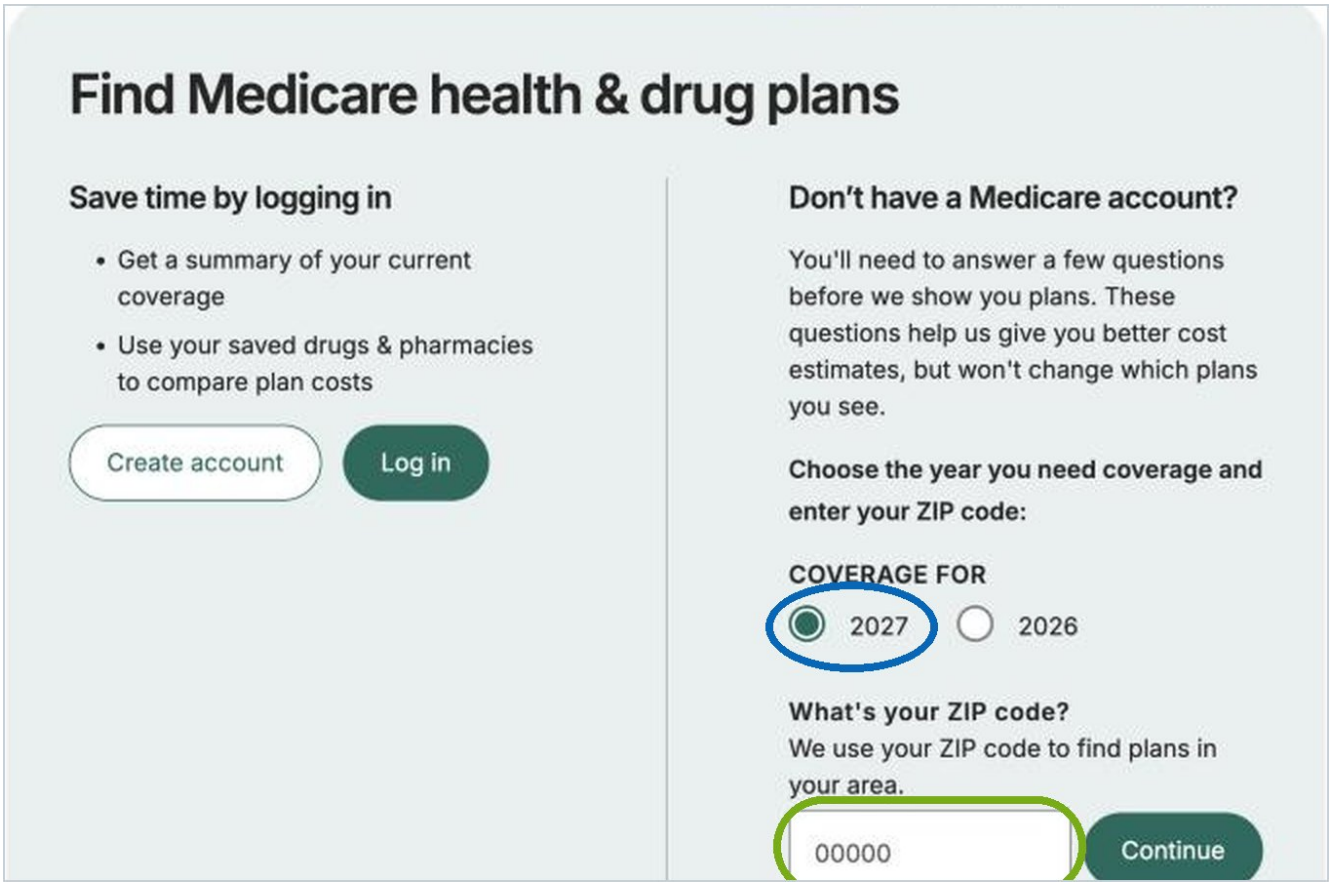
Type **medicare.gov/plan-compare** into your browser. The page should say “Pick your 2027 plan from Oct. 15 - Dec. 7.” Then scroll down to the box called “Find Medicare health & drug plans.”



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.

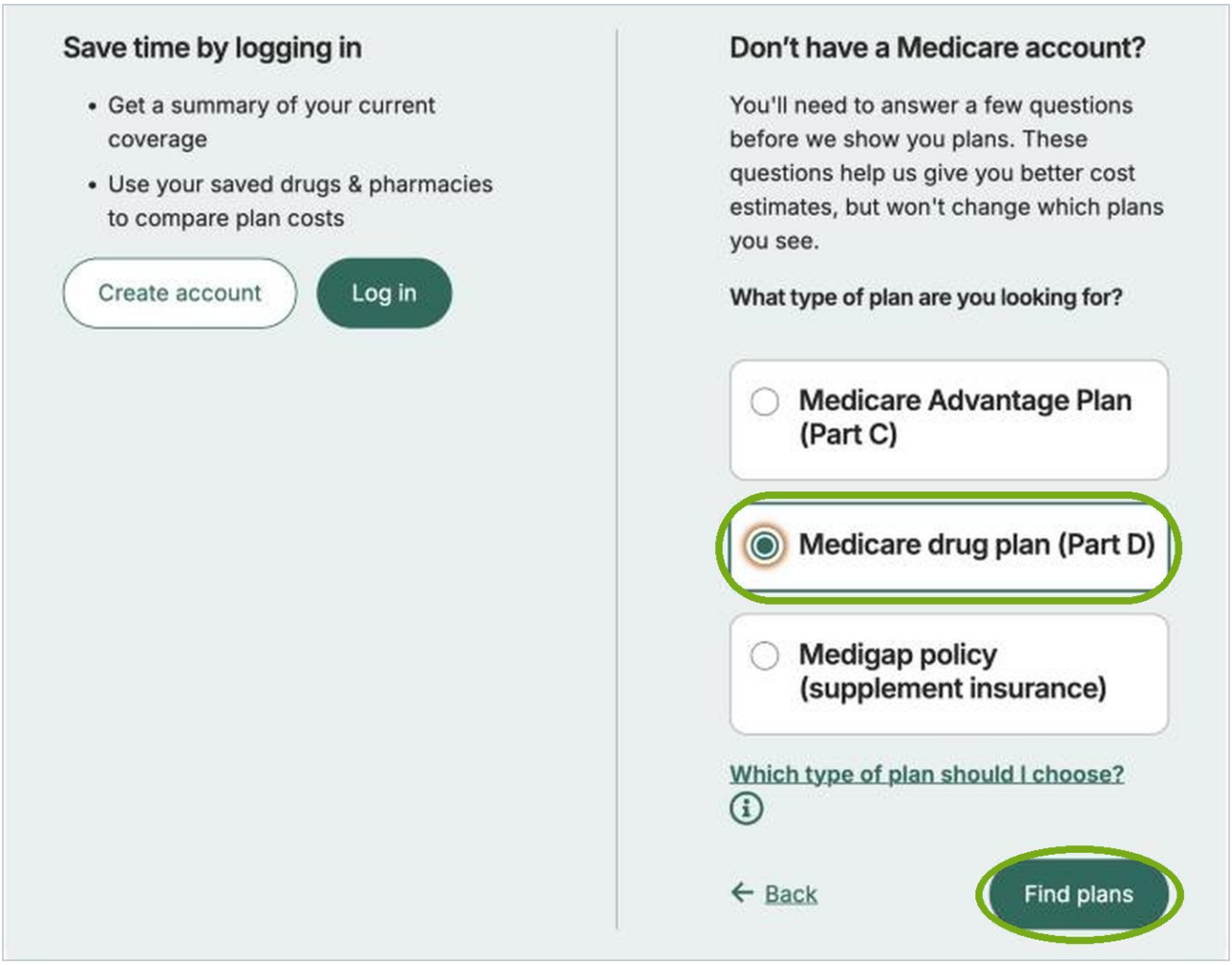


If your ZIP code covers more than one county, the site lists them. Click yours, then click **Continue**.



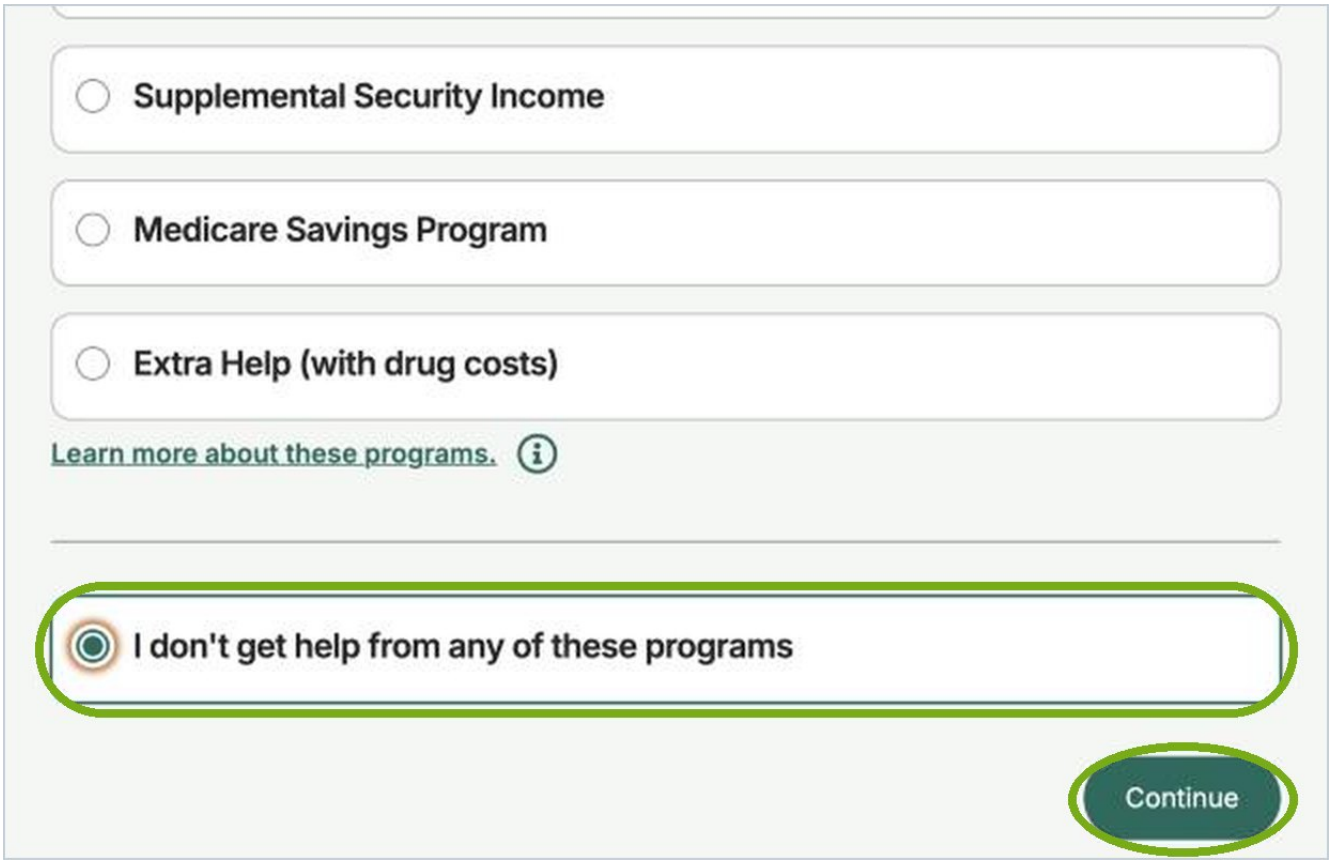
3 Choose “Medicare drug plan (Part D)”

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.

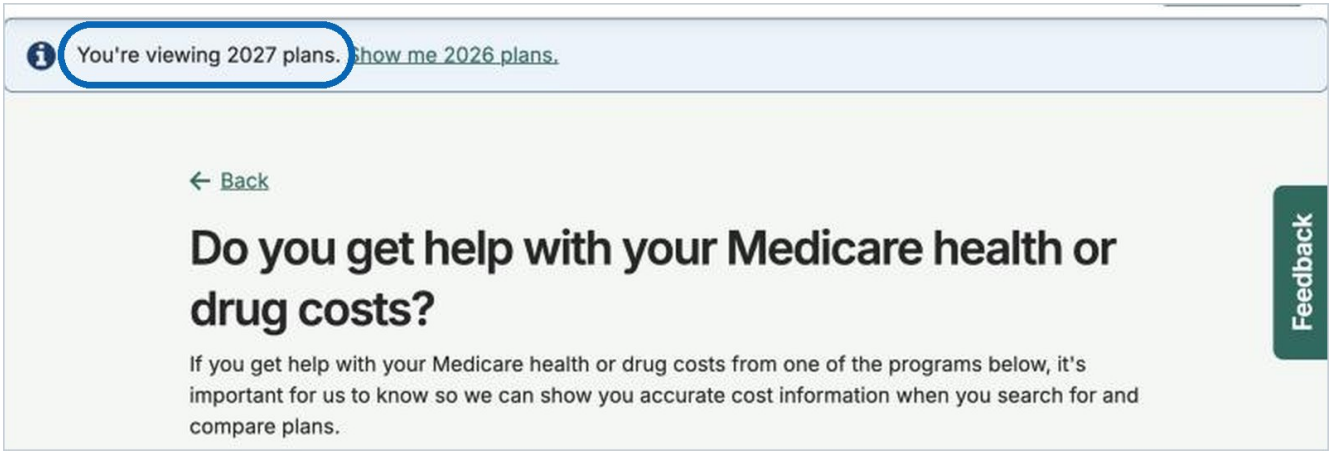


4 Answer the question about help with costs

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**.

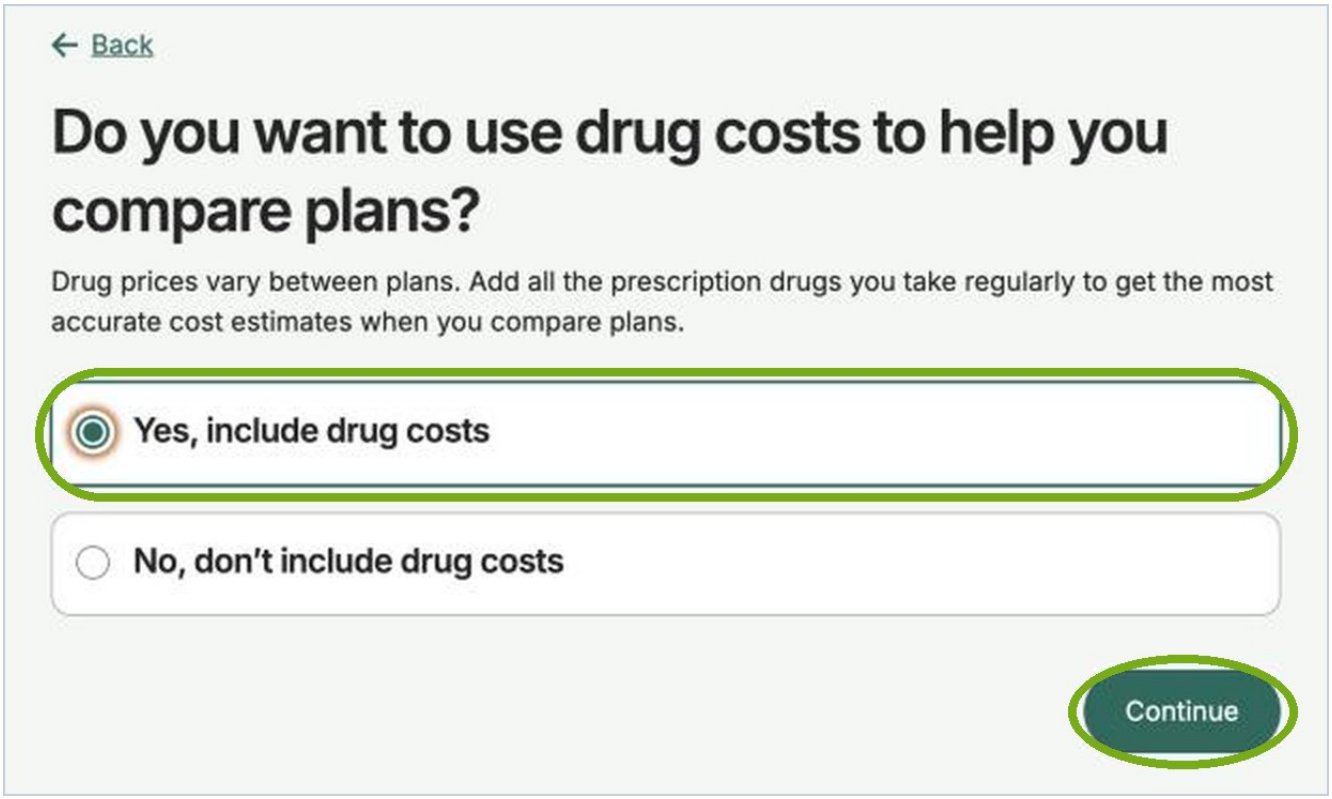


Now look at the top of the page. From here on, a blue bar tells you which year you are looking at. It should say **2027**.



5 Say yes to drug costs

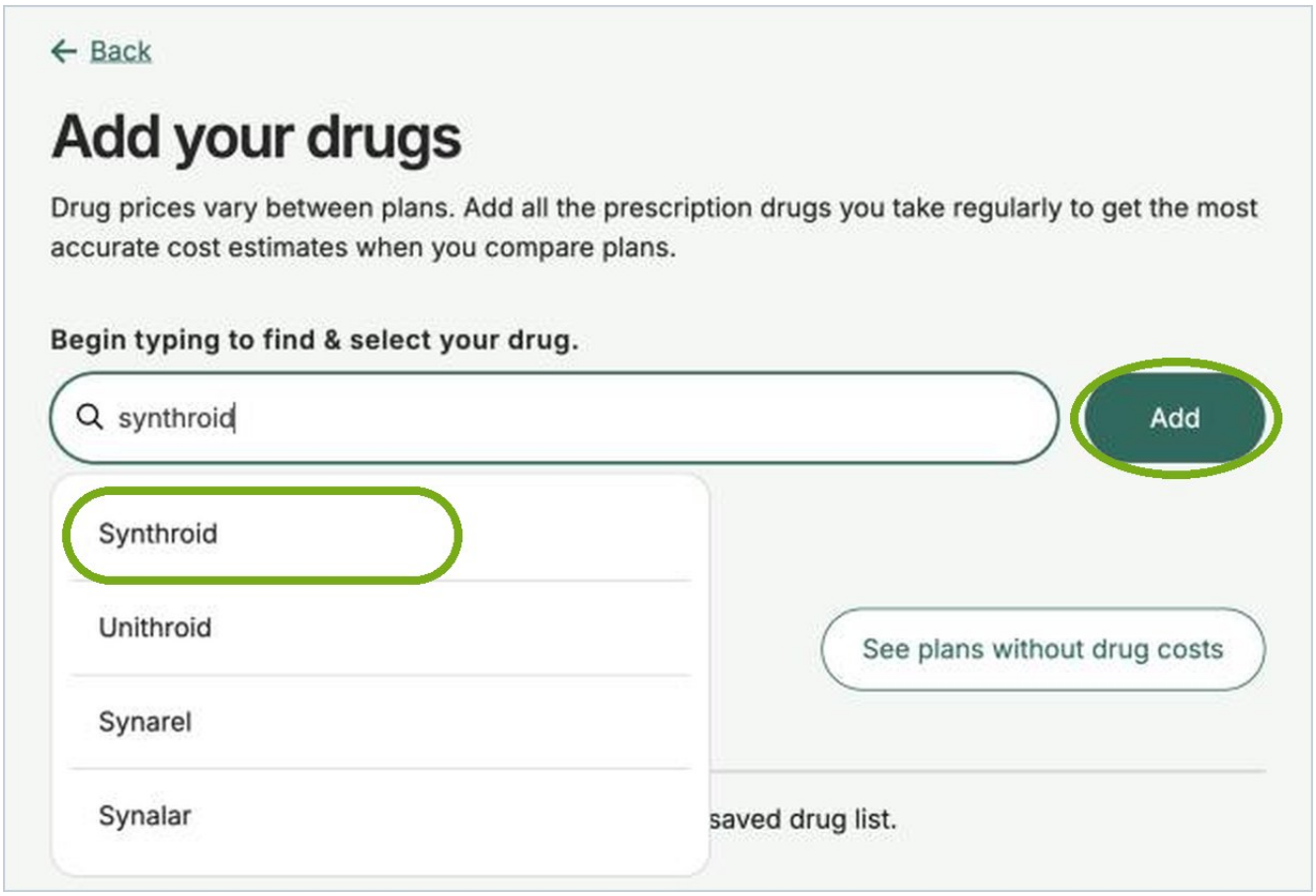
Click **Yes, include drug costs**, then **Continue**. If you skip this, the site cannot tell you what each plan will cost you.



6 Type your first drug

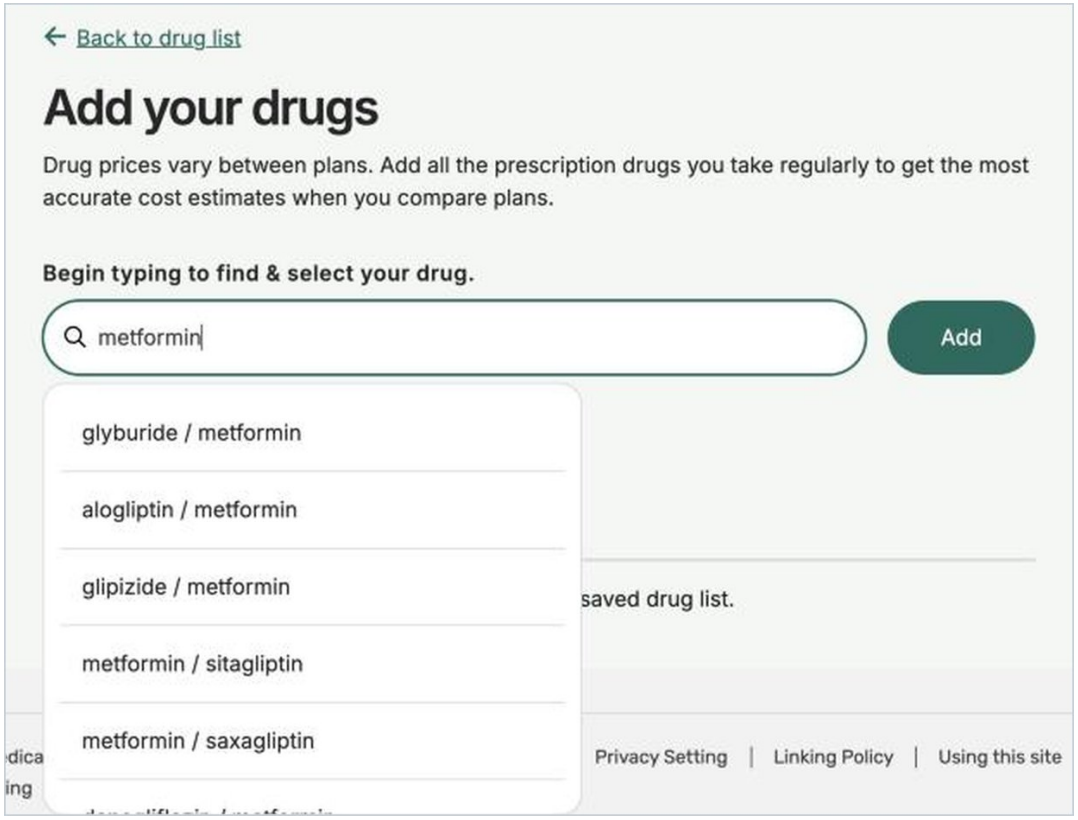
Start typing the name. Wait for the list to drop down, click your drug in the list, then click **Add**.

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.



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.

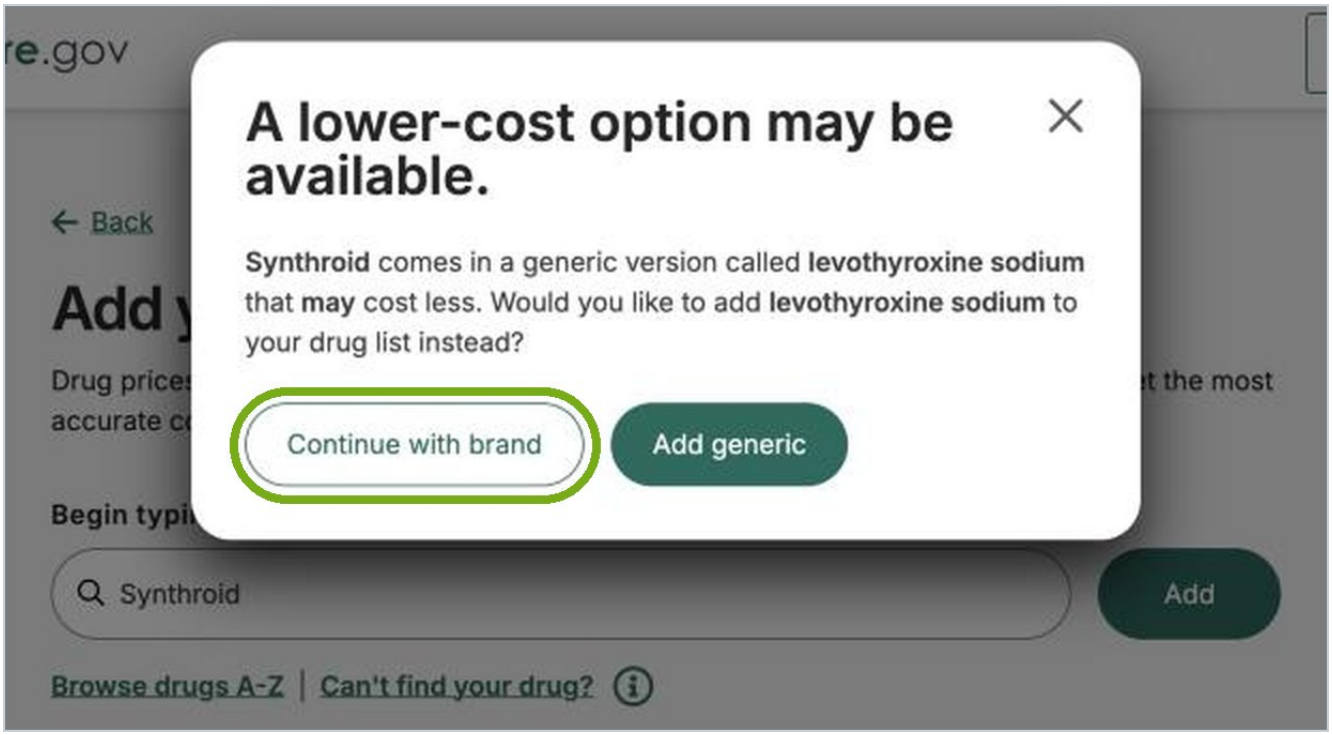


Every choice showing here is a combination pill. Keep scrolling.

7 Brand or generic? Choose what is on your bottle

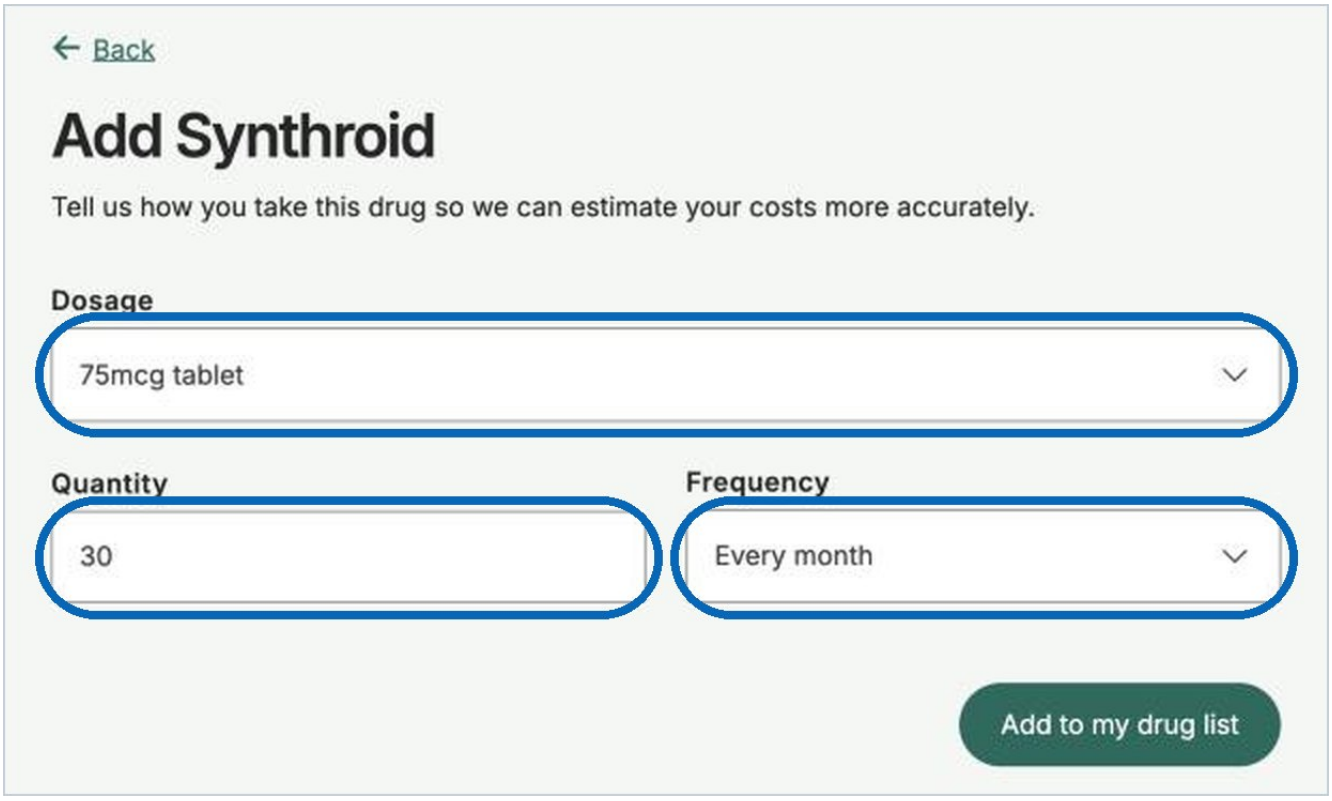
If you type a brand name, the site may offer the generic. Our example person takes brand-name Synthroid, so we clicked **Continue with brand**. If you take the generic, click **Add generic**.

This choice changes your price. In our example, on the plan we picked, brand-name Synthroid was $515.22 of the $551.22 yearly drug cost at our lower-priced retail pharmacy. The three generic drugs were $12.00 each for the year.



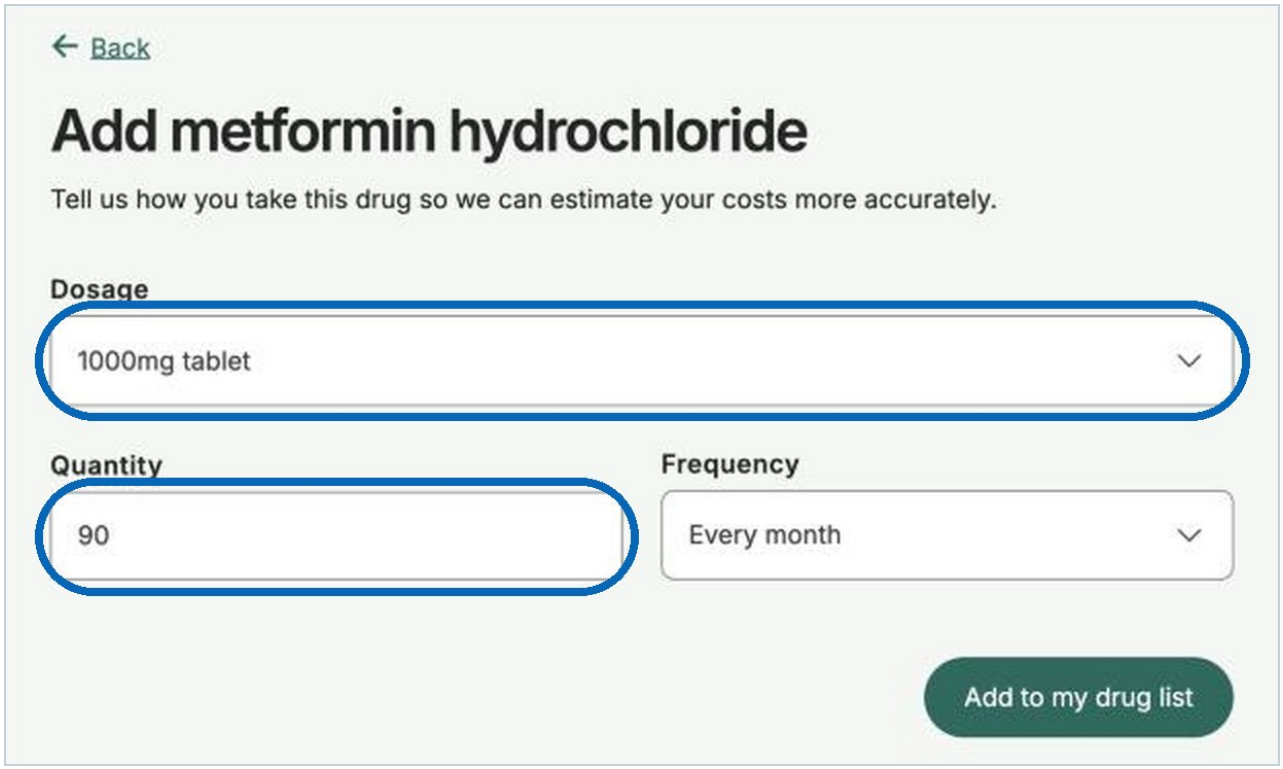
8 Check the dose, the quantity and how often

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**.

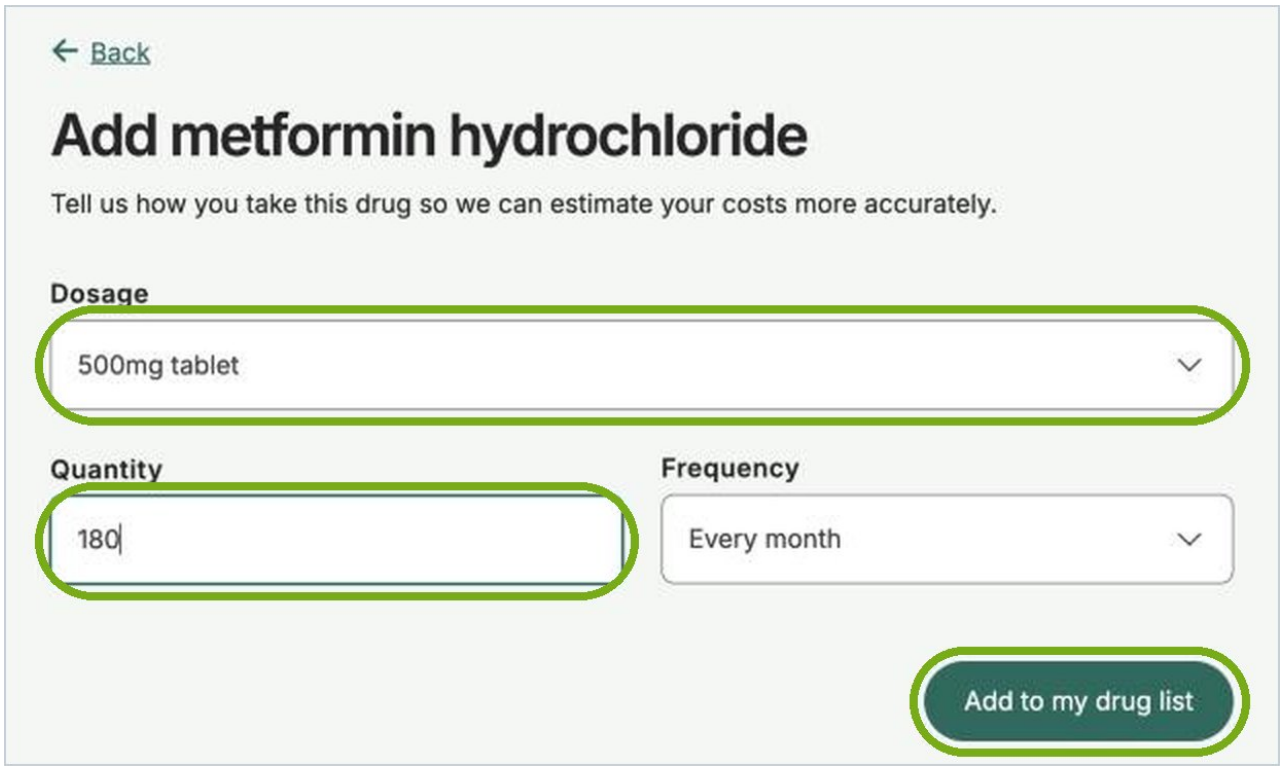


The site guessed wrong on metformin
It filled in **1000mg tablet** and a quantity of **90**. Our example is 500mg tablets, 180 a month. We had to change both.

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.



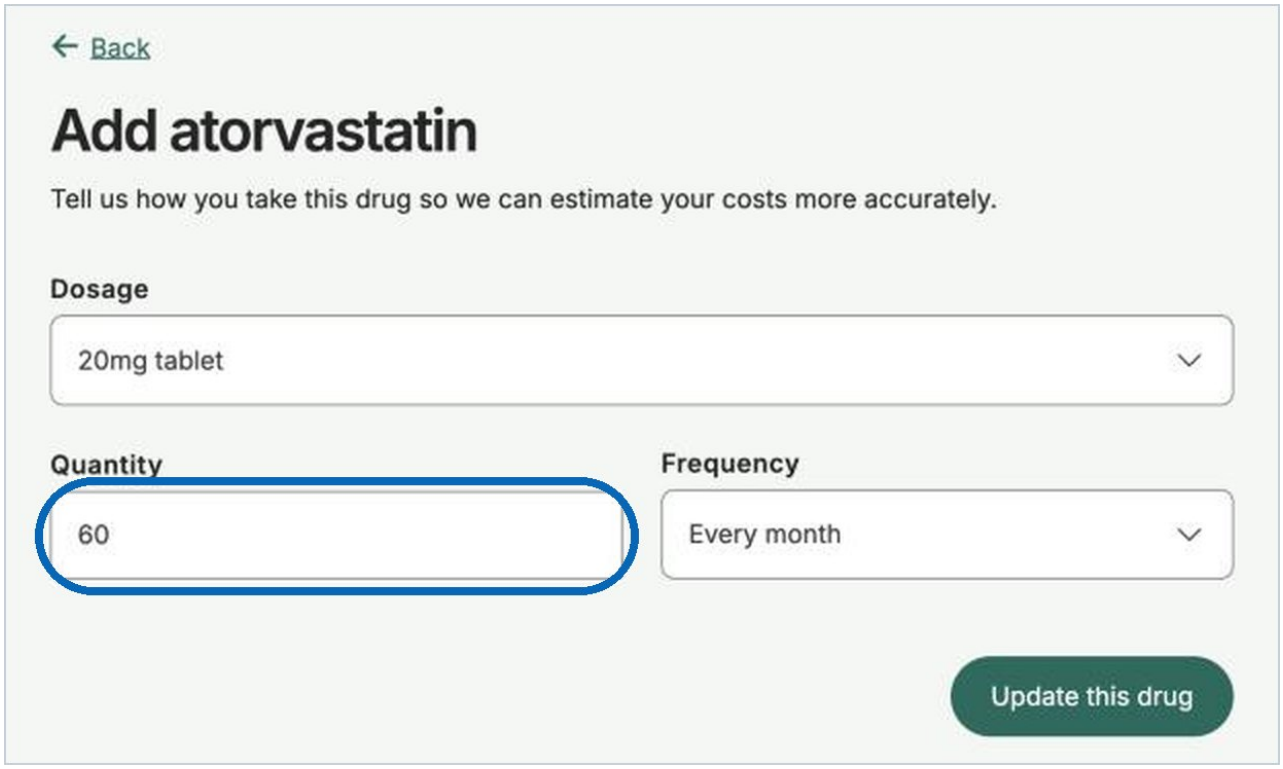
What the site filled in.



After we fixed it.

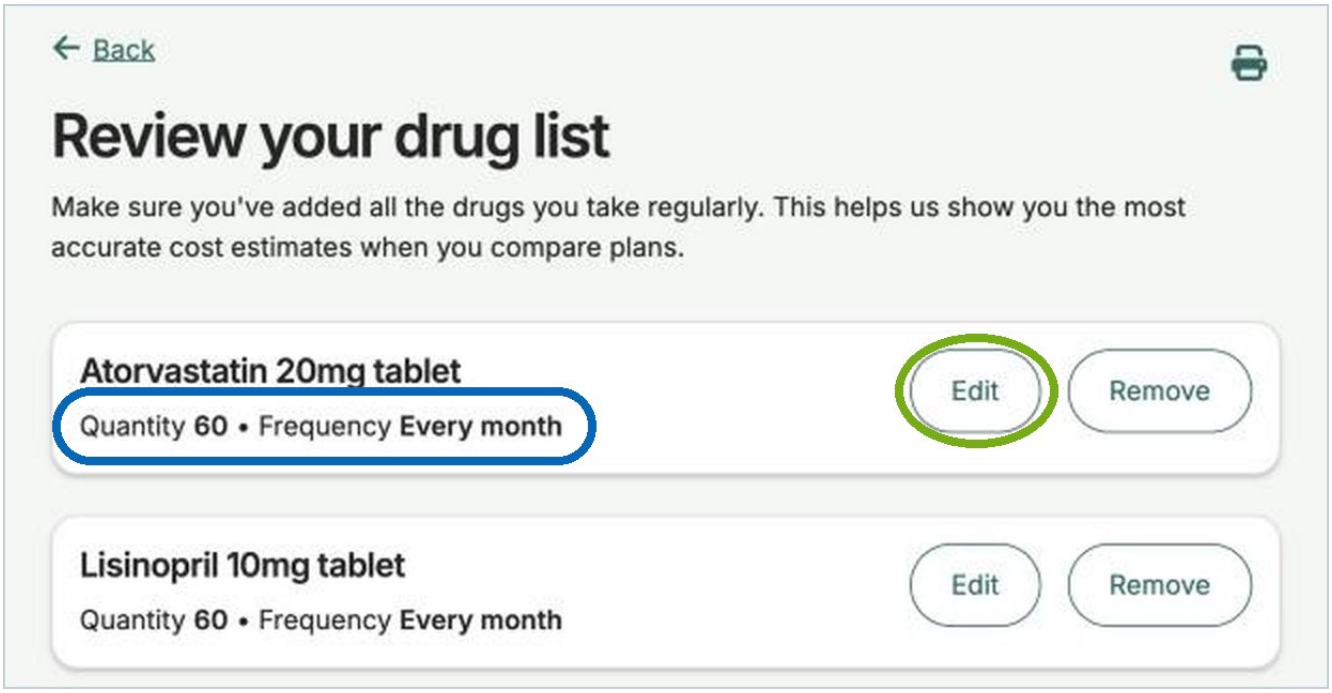
9 Watch the quantity when you change the dose

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.



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.



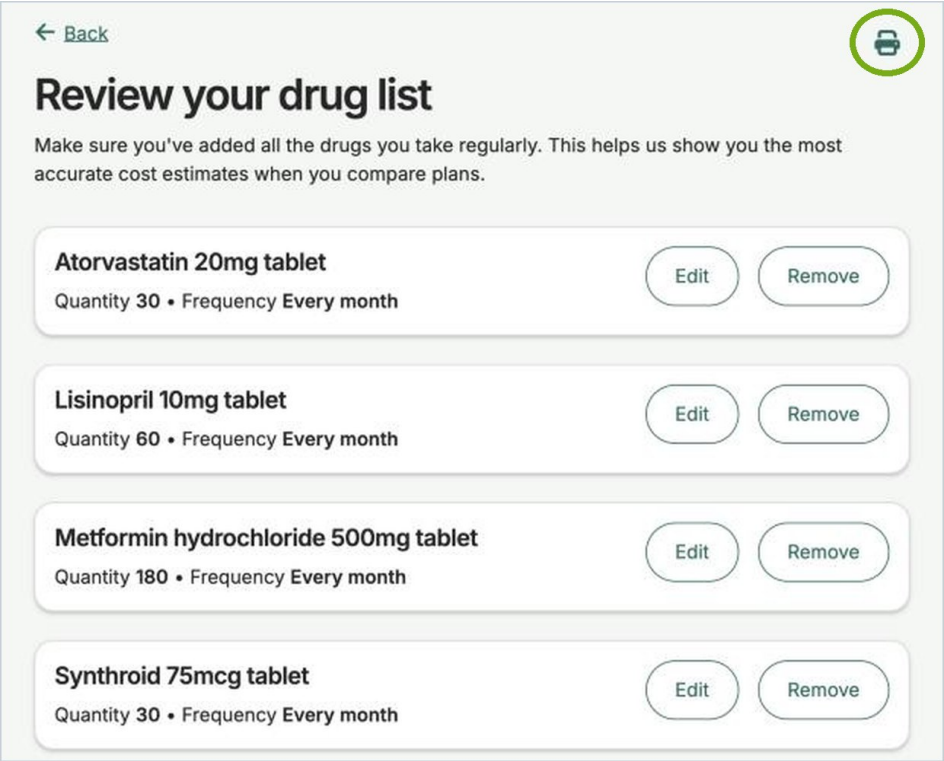
Quantity 60 was wrong. Our example takes 30.

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.



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**.

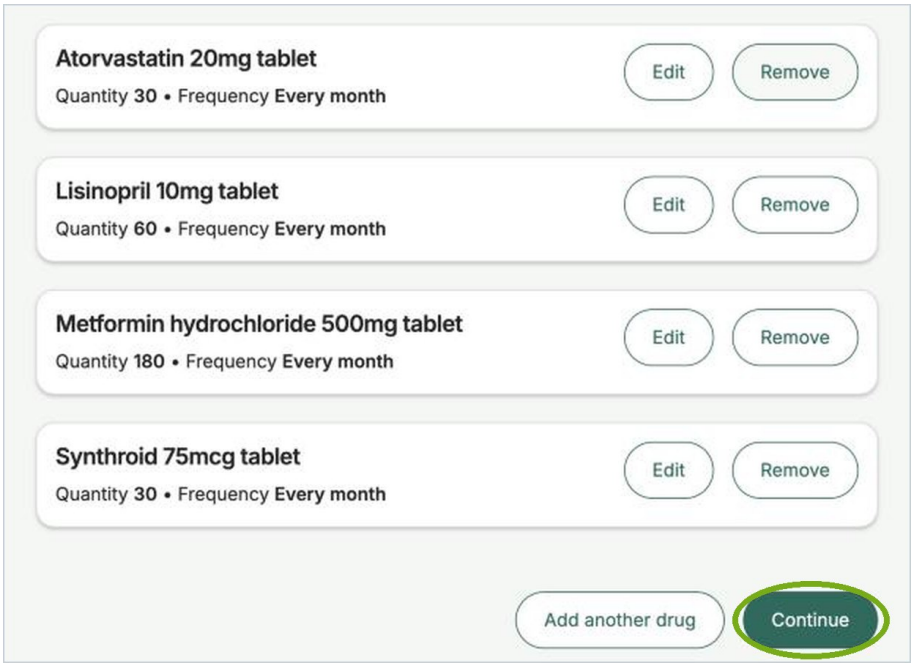
2. No printer? Save it on your computer

- 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.

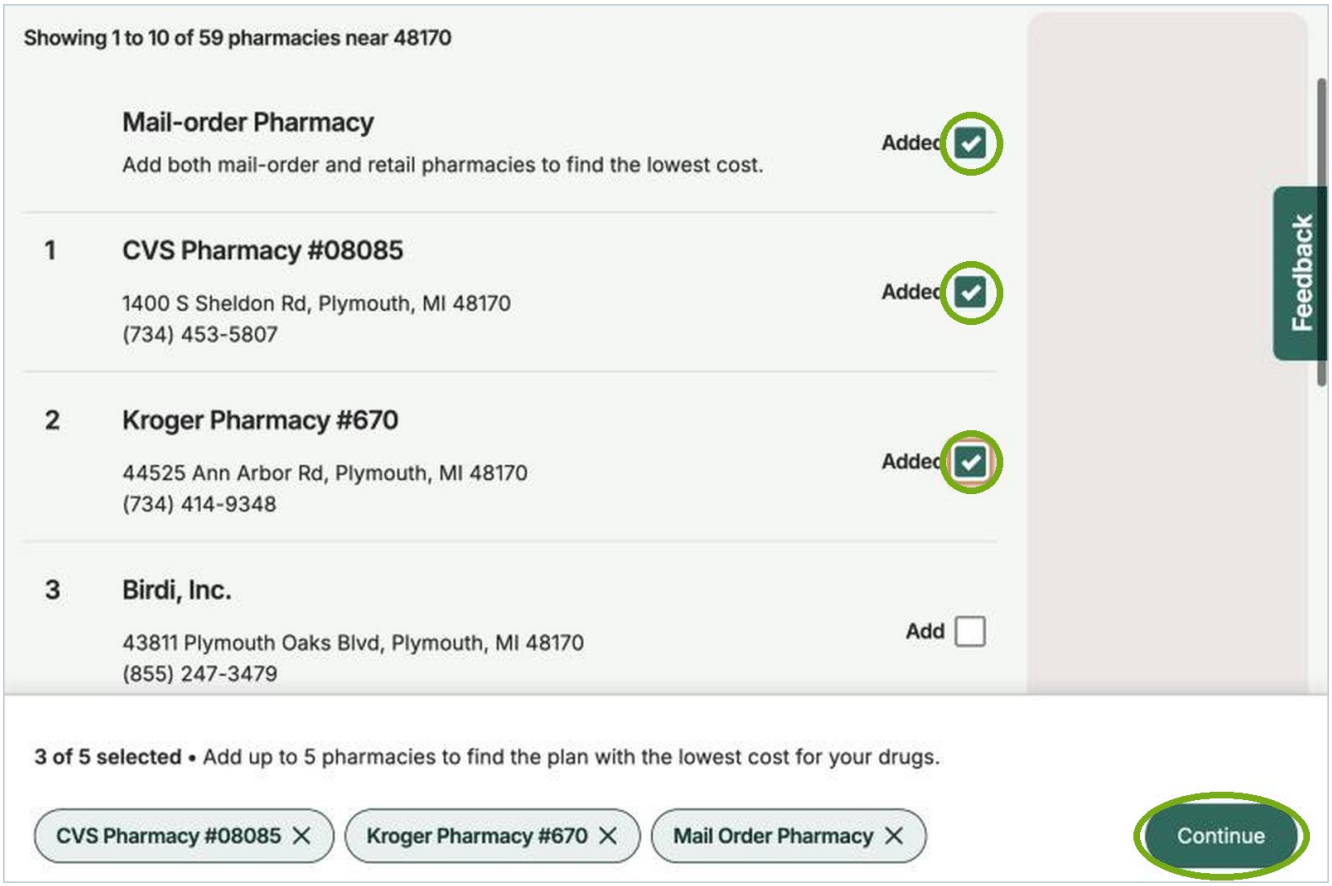
Then scroll down and click **Continue**.



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.

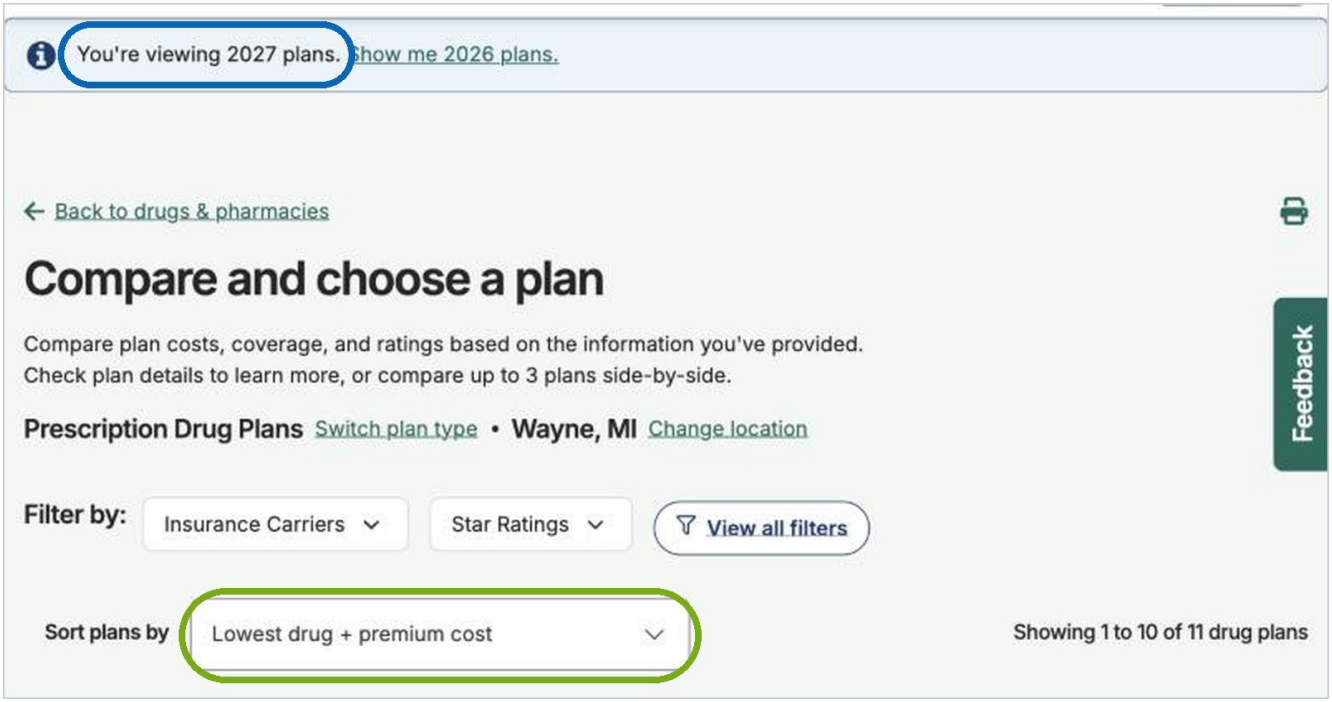


12 Check the year, then check the sort

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.



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	$687.00	**$757.62**

Example only. Your numbers will differ.

The plan with the $687 deductible came out **$996.18 less** for the year than the plan with the $125 deductible.

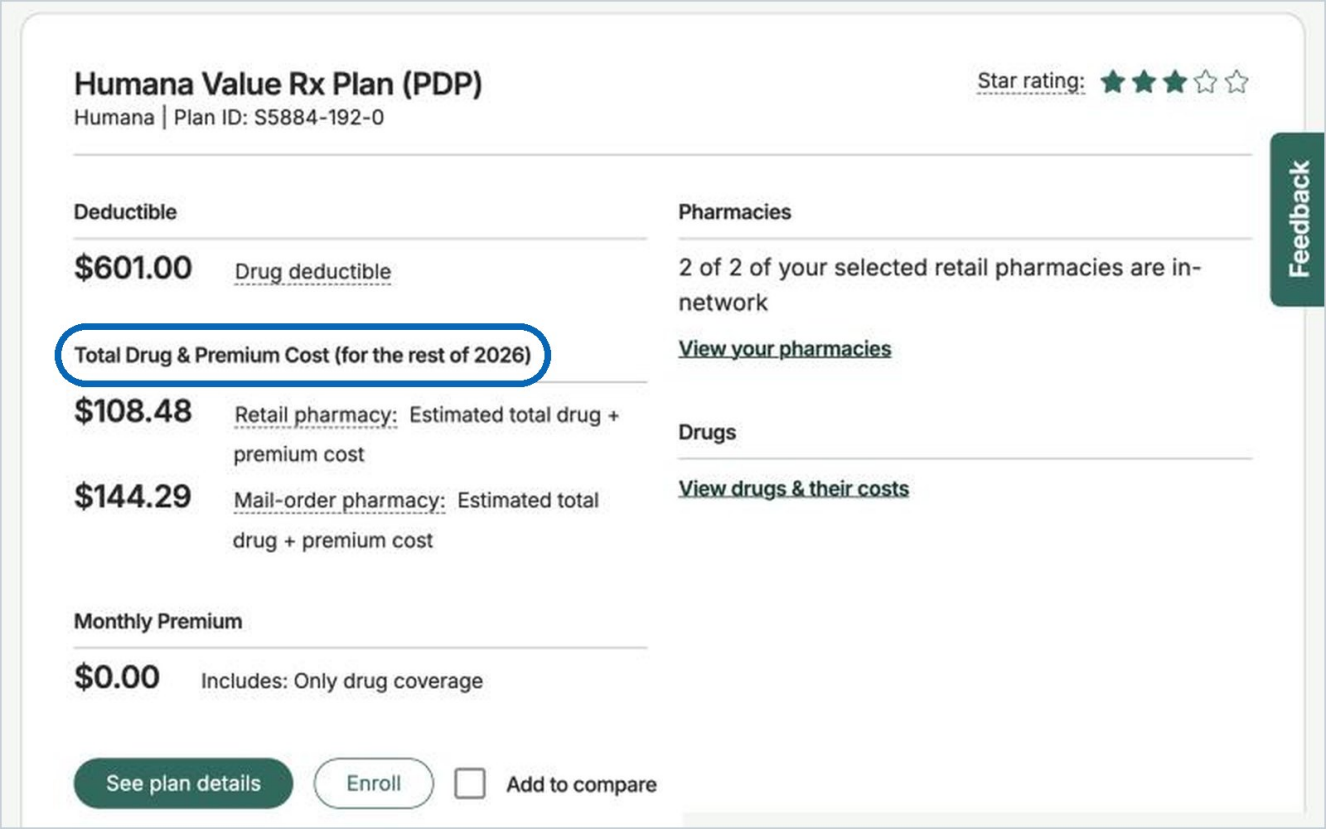
One big reason: the low-deductible plan had a premium of $80.30 a month, against $17.20. That is $757.20 more in premiums over the year before you fill a single prescription.

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

14 Know a 2026 plan when you see one

Now that enrollment is open, 2026 plans and 2027 plans **both** have Enroll buttons and star ratings. Two things tell them apart:

2026 plan	2027 plan
Blue bar says “You’re viewing 2026 plans”	Blue bar says “You’re viewing 2027 plans”
Cost line says “for the rest of 2026”	Cost line says “for 2027”



A 2026 plan, captured October 1. Example only. Your numbers will differ.

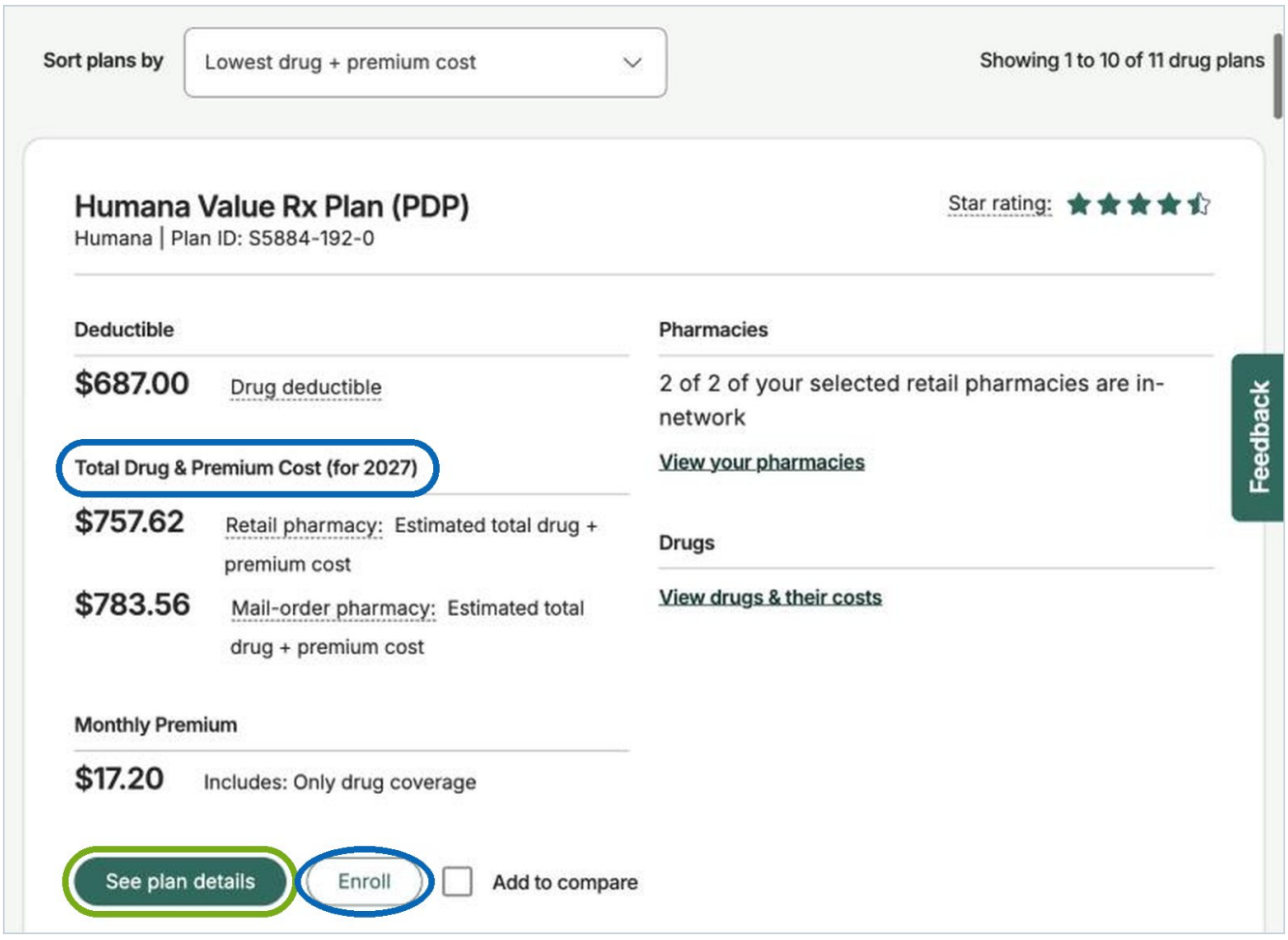
The 2026 prices look small because they only count the months left in this year. **Do not click Enroll on a 2026 screen.** That would be a change to this year’s coverage, not a plan for 2027.

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 $757.62 at retail and $783.56 by mail.

The monthly premium is only part of it. In our example, the plan with a $17.20 premium came out lower for the year at retail than plans with premiums of $5.30 and $6.30.

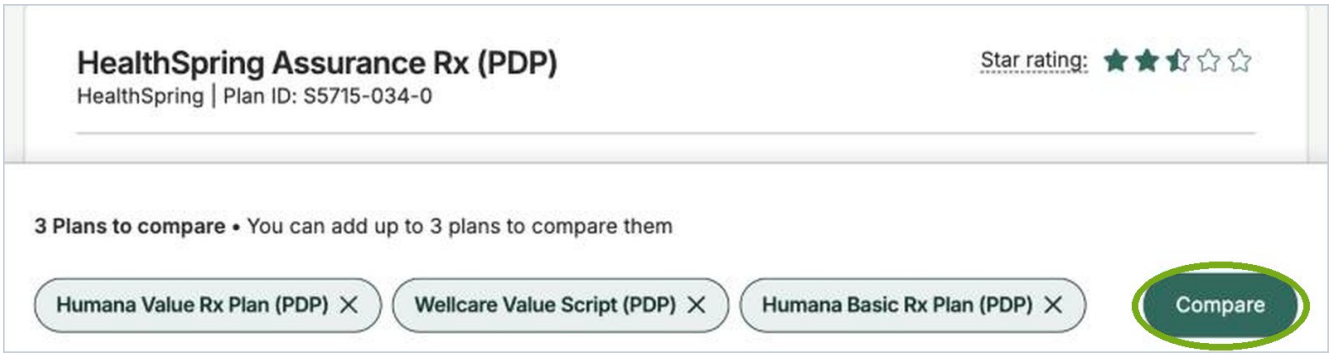
The **Enroll** button is right on the card. Hold off for now. Check the plan details first, then come back to enroll in Part 2.



Example only. Your numbers will differ.

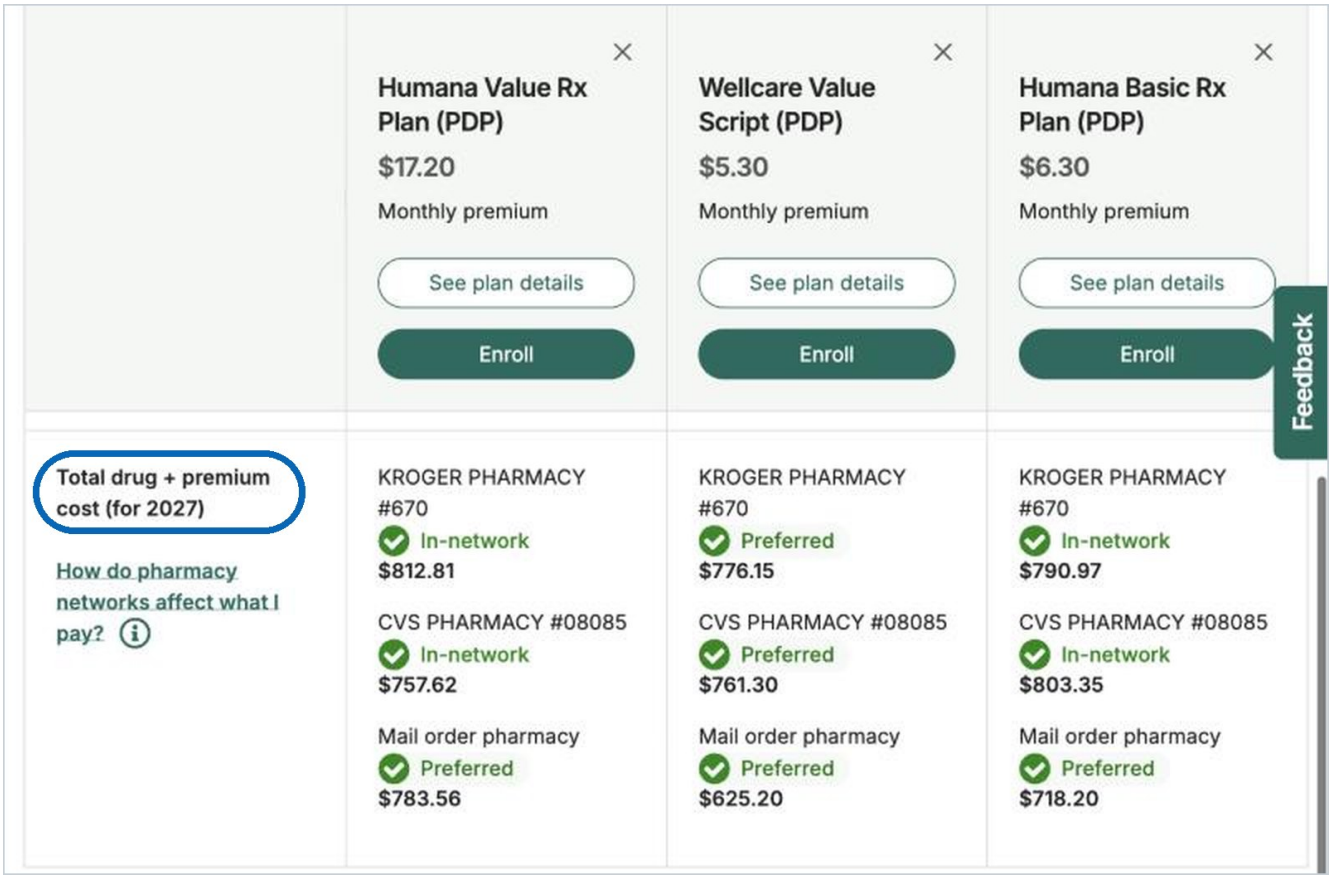
16 Compare up to 3 plans side by side

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



Each plan lists each of your pharmacies with its own total for the year. In our example the first plan was $812.81 at Kroger, $757.62 at CVS and $783.56 by mail. The same pharmacy can cost a different amount on each plan.

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.

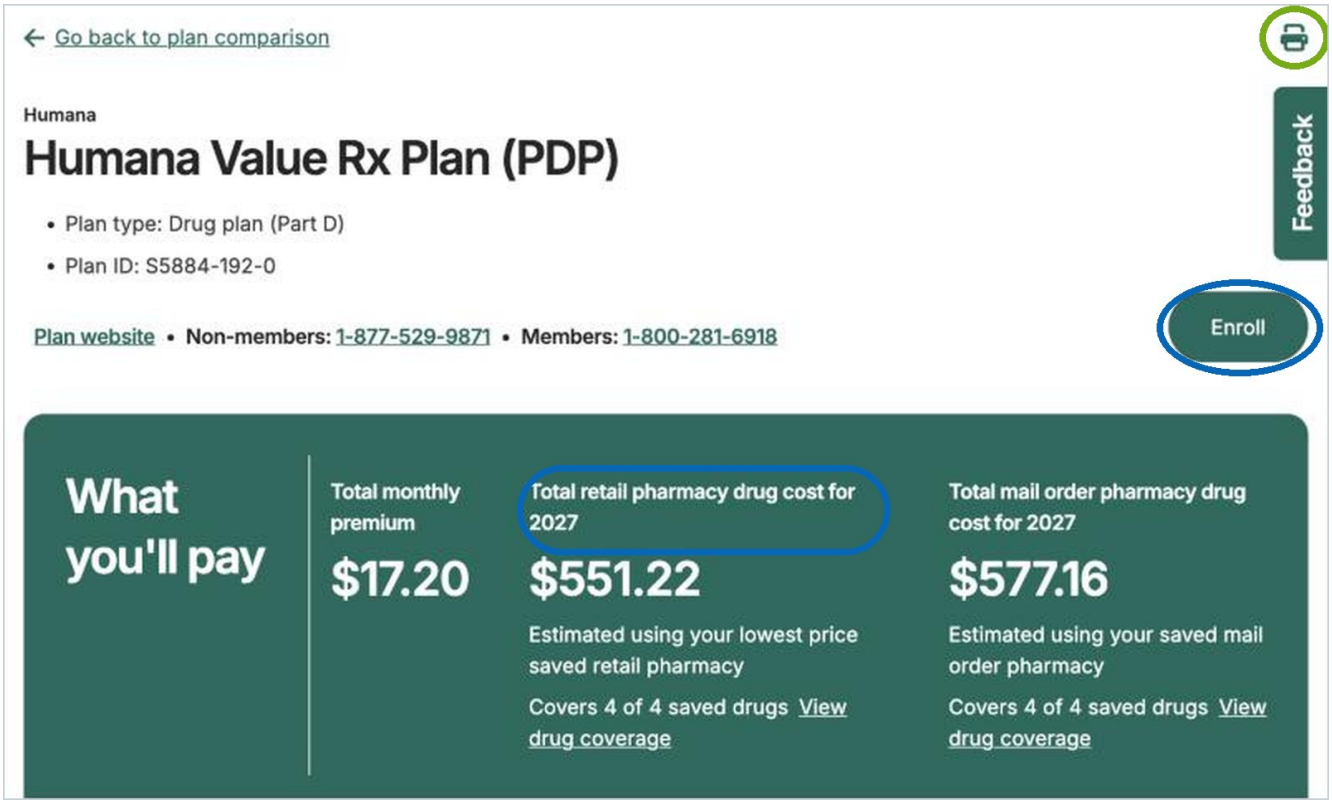


Example only. Your numbers will differ.

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. In our example: $551.22 at retail and $577.16 by mail, plus a $17.20 monthly premium.

The **Enroll** button sits at the top right of this page. That is where Part 2 starts.

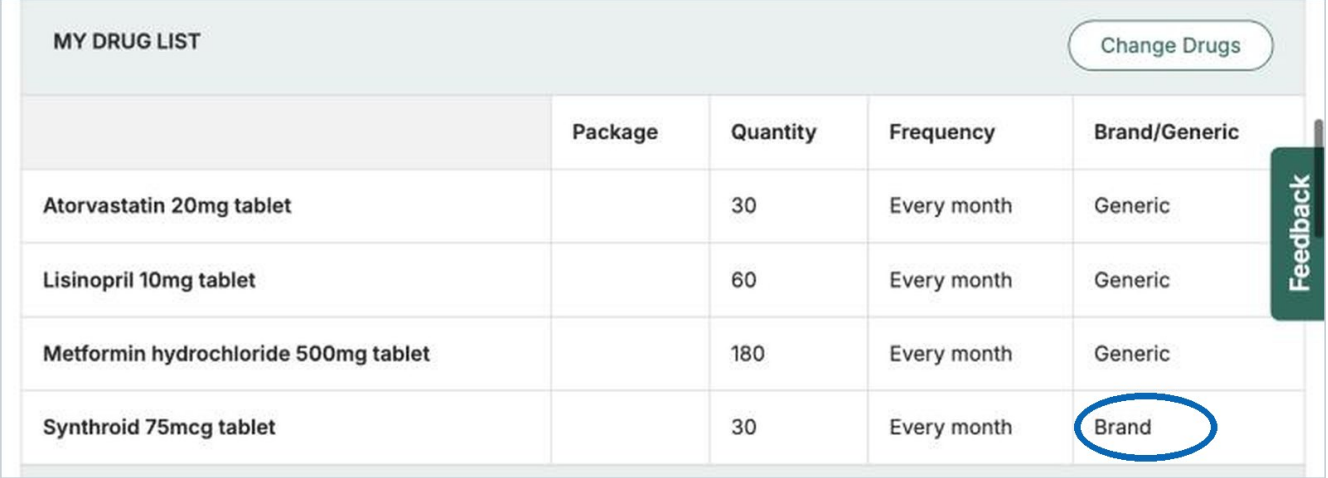


Example only. Your numbers will differ.

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.

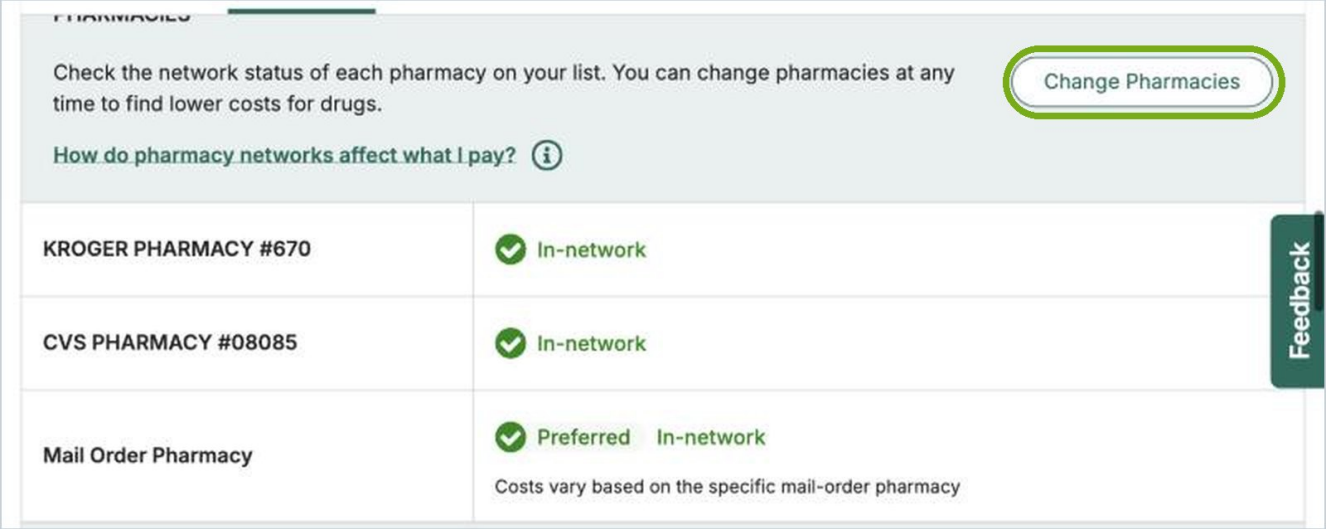
18 Check your drug list one more time

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

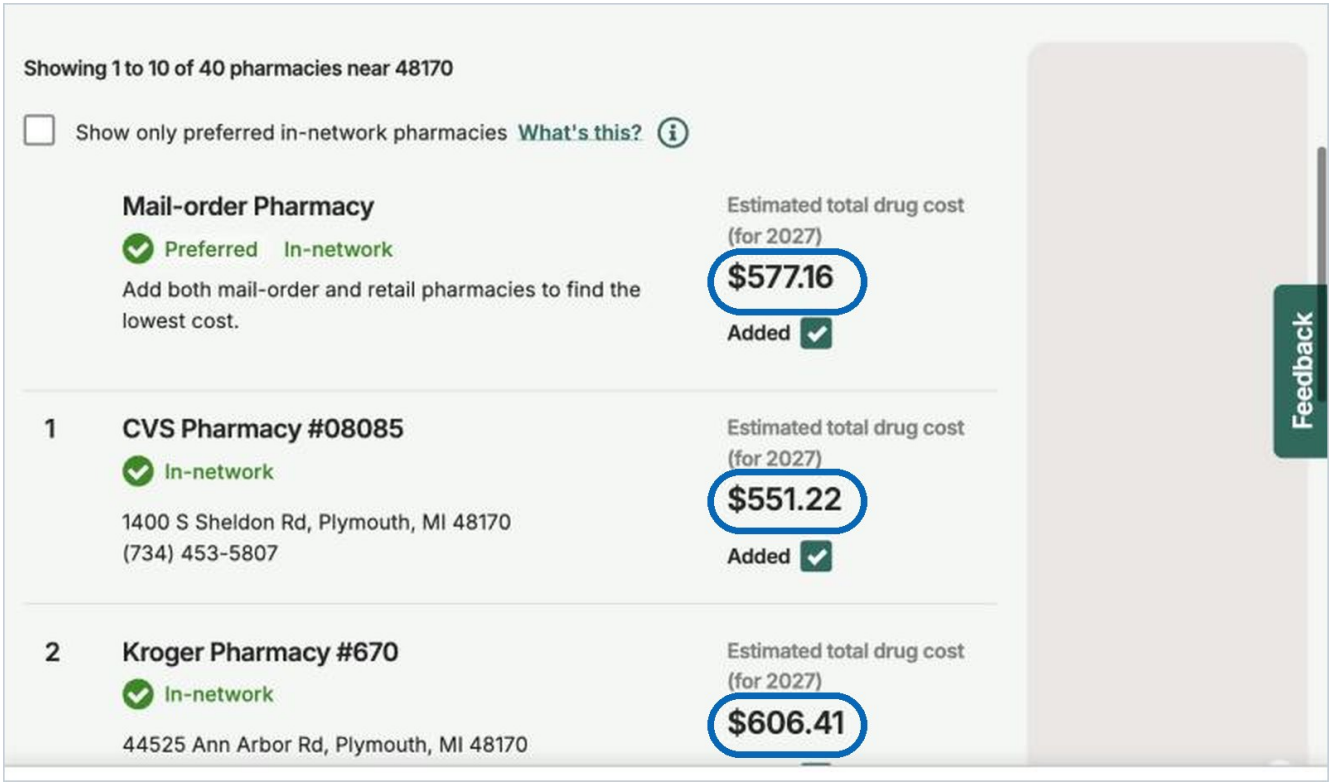


19 See the price at every pharmacy near you

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



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.



Example only. Your numbers will differ.

In our example, CVS at $551.22 was already as low as any pharmacy on this plan's list. Kroger was $606.41, and several other pharmacies nearby were $598.32. On a different plan the order can flip, which is why this screen is worth a look.

- 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 In-network	CVS Pharmacy #08085 In-network	Mail Order Pharmacy Preferred
Atorvastatin 20mg tablet	$12.00	$12.00	$0.00
Lisinopril 10mg tablet	$12.00	$12.00	$0.00
Metformin hydrochloride 500mg tablet	$12.00	$12.00	$0.00
Synthroid 75mcg tablet	$570.41	$515.22	$577.16
Total estimated drug cost for 2027	$606.41	$551.22	$577.16

Feedback

Example only. Your numbers will differ.

ESTIMATED DRUG + PREMIUM COST

	Kroger Pharmacy #670 In-network	CVS Pharmacy #08085 In-network	Mail Order Pharmacy Preferred
Total estimated drug + premium cost for 2027	$812.81	$757.62	$783.56
When you'll meet your deductible	November 2027	November 2027	You won't meet your deductible in 2027

Feedback

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 $54.24 a month at Kroger and $52.54 at CVS. Mail order showed $144.29 every third month.

Plan pages for 2027 also note that you will not pay more than $2,400 out of pocket for covered Part D drugs in 2027.

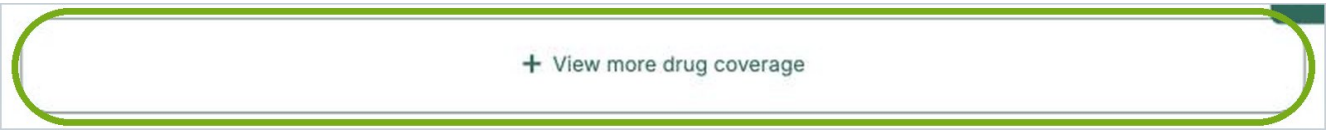
	Kroger Pharmacy #670 In-network	CVS Pharmacy #08085 In-network	Mail Order Pharmacy Preferred
January	$54.24	$52.54	$144.29
February	$54.24	$52.54	-
March	$54.24	$52.54	-
April	$54.24	$52.54	$144.29
May	$54.24	$52.54	-
June	$54.24	$52.54	-
July	$54.24	$52.54	$144.29
August	$54.24	$52.54	-
September	$54.24	$52.54	-
October	$54.24	$52.54	$144.29

Feedback

Example only. Your numbers will differ.

22 Check for restrictions

Scroll down and click **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.

On the plan we picked, every drug showed a dash in all three columns. A dash means no restriction.



OTHER DRUG INFORMATION

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

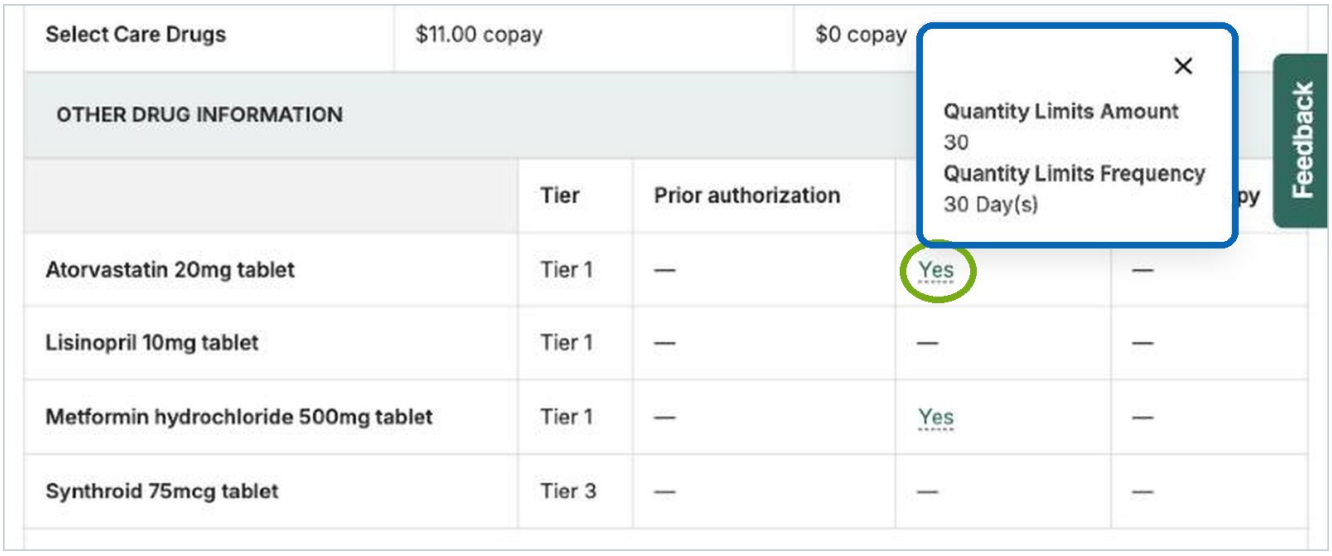
Feedback

Example only. Your numbers will differ.

What a “Yes” looks like

Another plan in our search, Wellcare Value Script, showed “Yes” under Quantity limits for two drugs. Click the word **Yes** (or point at it with your mouse). A small box opens and shows the limit, so you do not have to call the plan to find out.

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



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

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



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

Write each limit in pen next to that drug on your printed copy. 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 its plan details page.

Before you pick

- ☐ 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	

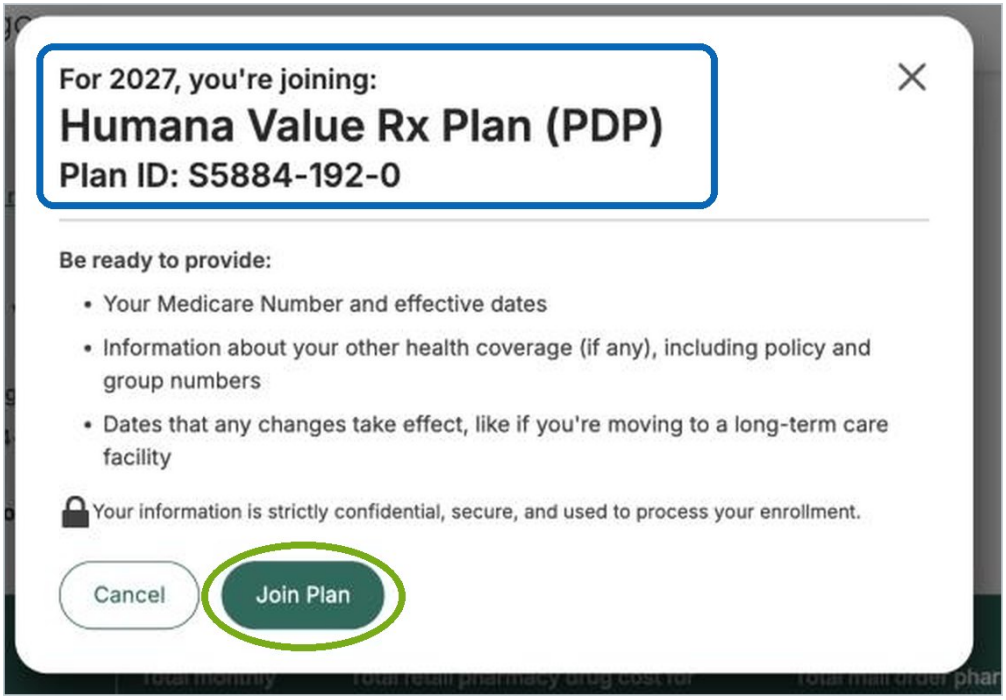
The Plan ID is under the plan name. It looks like S5884-192-0.

Part 2: Enroll

You found your plan. Now you are ready to join it. Have your Medicare card next to you.

23 Click Enroll on your plan

Go back to your plan's details page (or its card in the plan list) and click **Enroll**. A box pops up.

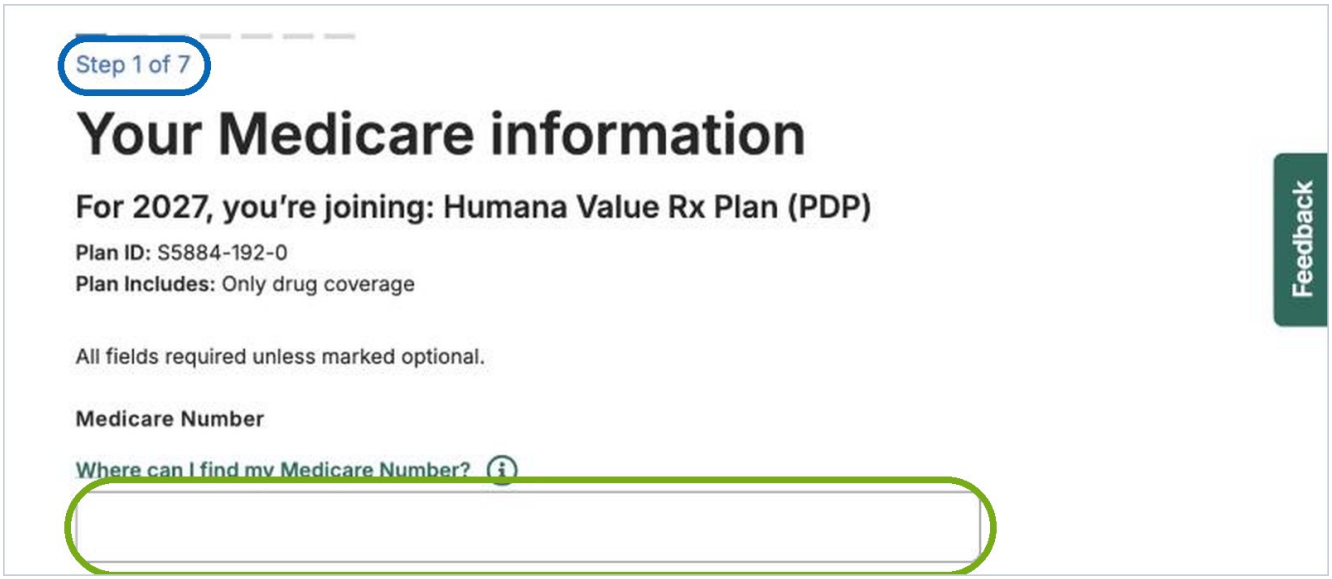


Read the top of the box. It should say **For 2027**, with the plan name and Plan ID you wrote down. If anything does not match, click **Cancel** and go back.

The box lists what to have ready: your Medicare Number and dates, any other health coverage you have, and the dates any changes take effect. When it all matches, click **Join Plan**.

24 Step 1 of 7: Your Medicare Number

The enrollment form has 7 steps. The first one asks for your **Medicare Number**. Type the letters and numbers exactly as they are on your card, **with no dashes**.



Do not type the dashes.

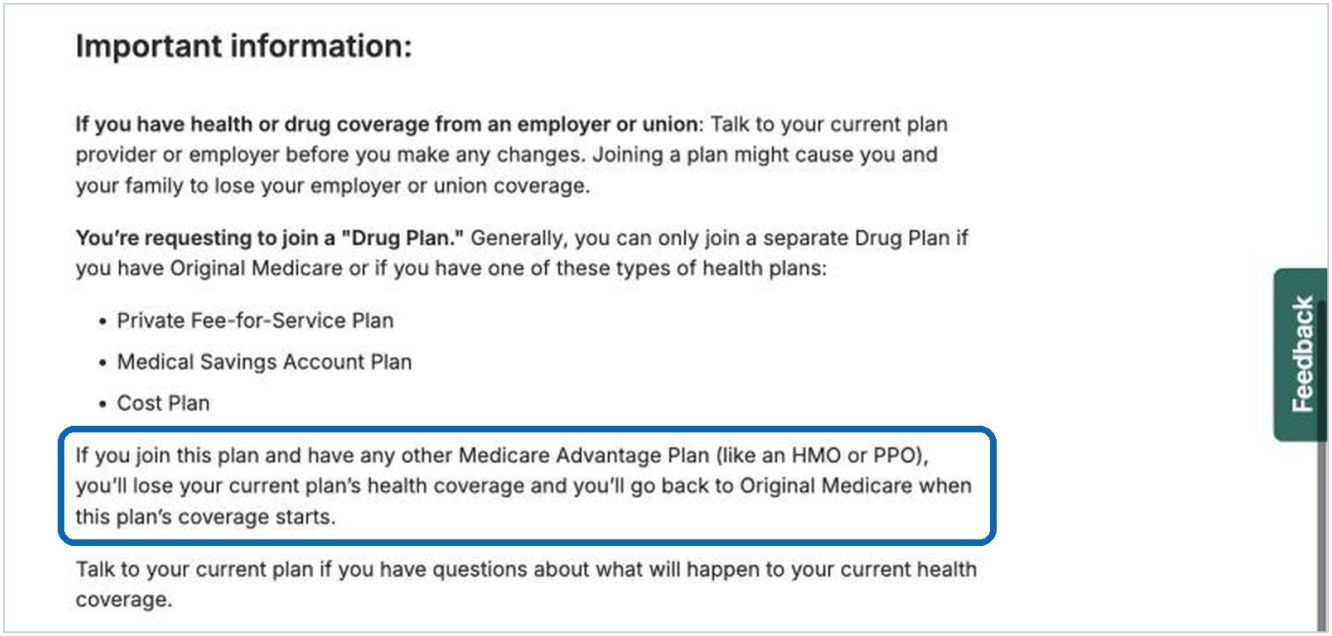
Your card shows your Medicare Number with dashes, like 1EG4-TE5-MK72. Type only the letters and numbers: **1EG4TE5MK72**.

Not sure where it is? Click **Where can I find my Medicare Number?** A panel opens with a sample card. Your number is in the same spot on your own card. The letters B, I, L, O, S and Z are never used, so a mark that looks like an O is a zero.



Medicare.gov's own sample card. The card shows dashes. Do not type them.

Then read the box called **Important information** before you go on.

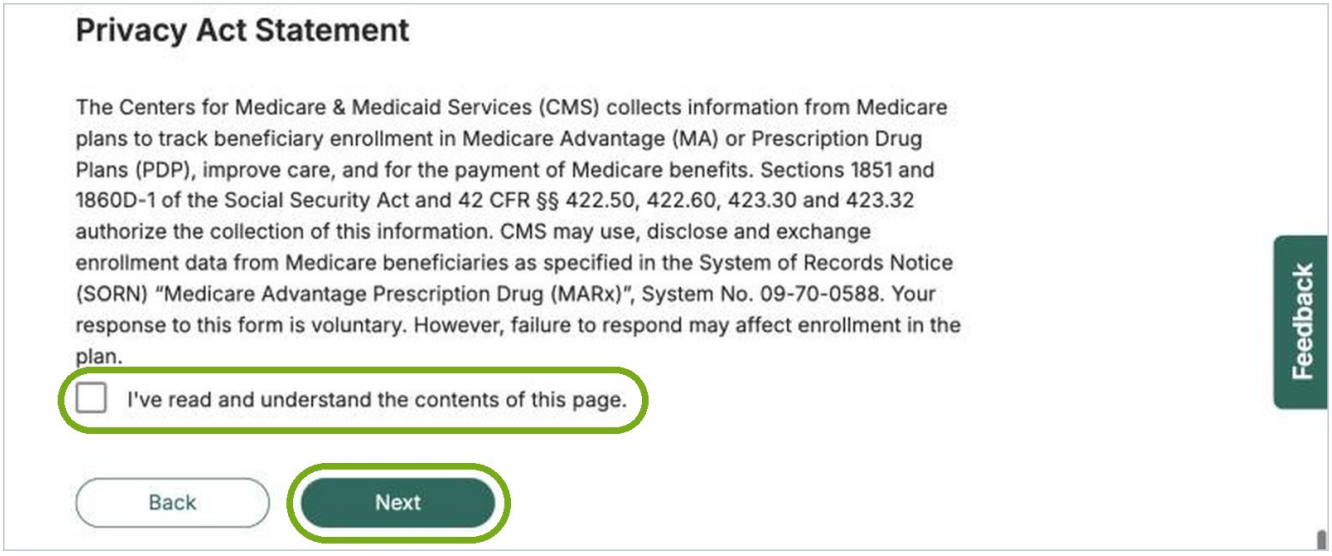


Read this part twice

In a Medicare Advantage plan today? If you join a stand-alone drug plan, you leave your Medicare Advantage plan and go back to Original Medicare when the new plan starts. Only do this if that is what you want.

Have drug coverage from an employer or union? Talk to them before you join. Joining a plan might end that coverage for you and your family.

At the bottom, check the box that says you have read the page, then click **Next**.



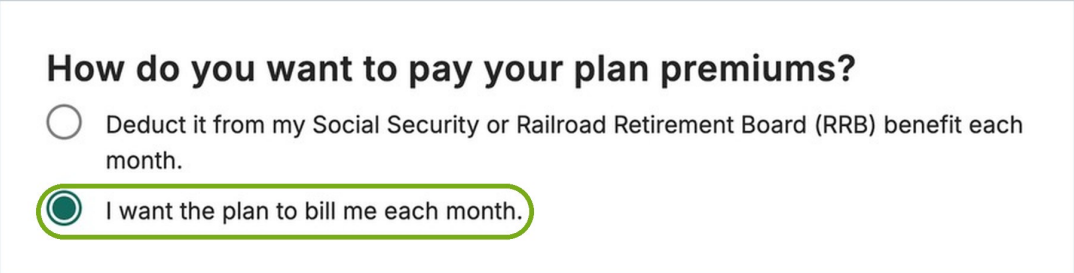
25 Your name, address and other details

Next, the site asks for your name, birth date, address and phone. Spell your name the way it is on your Medicare card. If it asks about other coverage you have, answer the way things are today.

You will **not** be asked to pick an enrollment window. The site already knows it is the Annual Enrollment Period.

26 Choose how to pay your premium

If the plan has a monthly premium, the site asks how you want to pay it. You have two choices: have it taken out of your Social Security (or Railroad Retirement) check each month, or have the plan bill you each month. Either one is fine. Pick what you like.



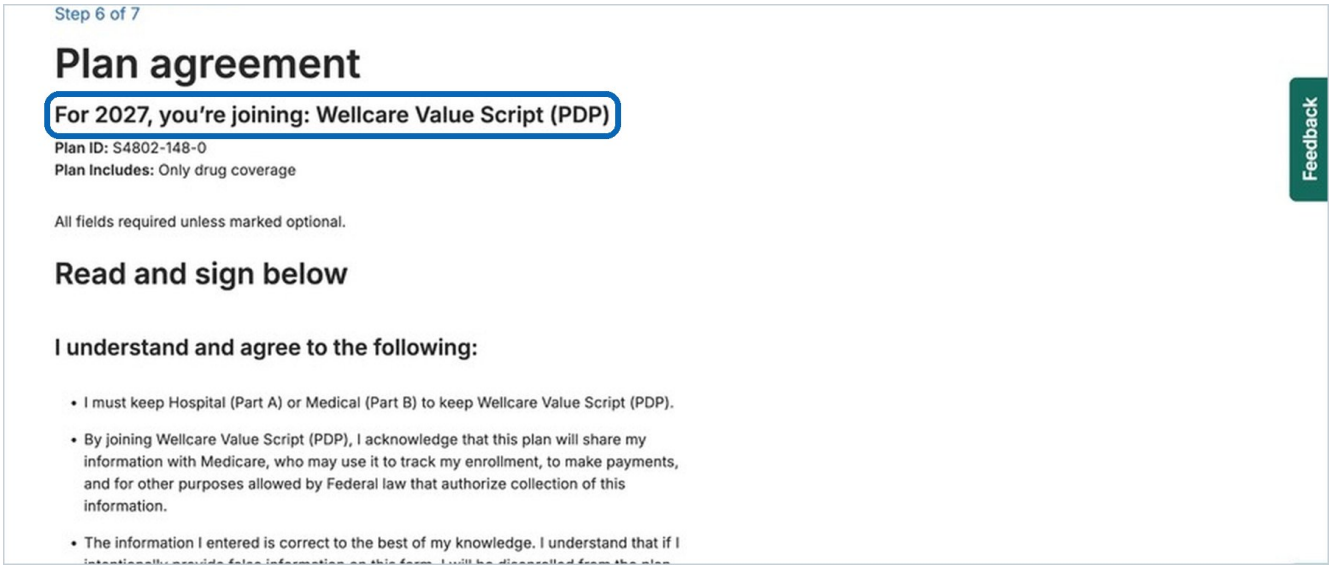
Our example chose to have the plan send a bill.

Whichever you pick, make sure the payment really happens
If you chose a bill: watch for it in the mail and pay it. If no bill comes in the first few weeks of January, call the plan.

If you chose Social Security: it can take a few months to start. Check that the premium actually shows up as a deduction on your Social Security payment. Until it does, the plan may send you a bill for those months. Pay it, so the plan does not end for an unpaid premium.

27 Step 6 of 7: Plan agreement

Check the top again. It should say **For 2027, you're joining** and the plan you picked. Read the statements.



Check the box that says **I've read and agree to these statements**. Checking that box is your signature.

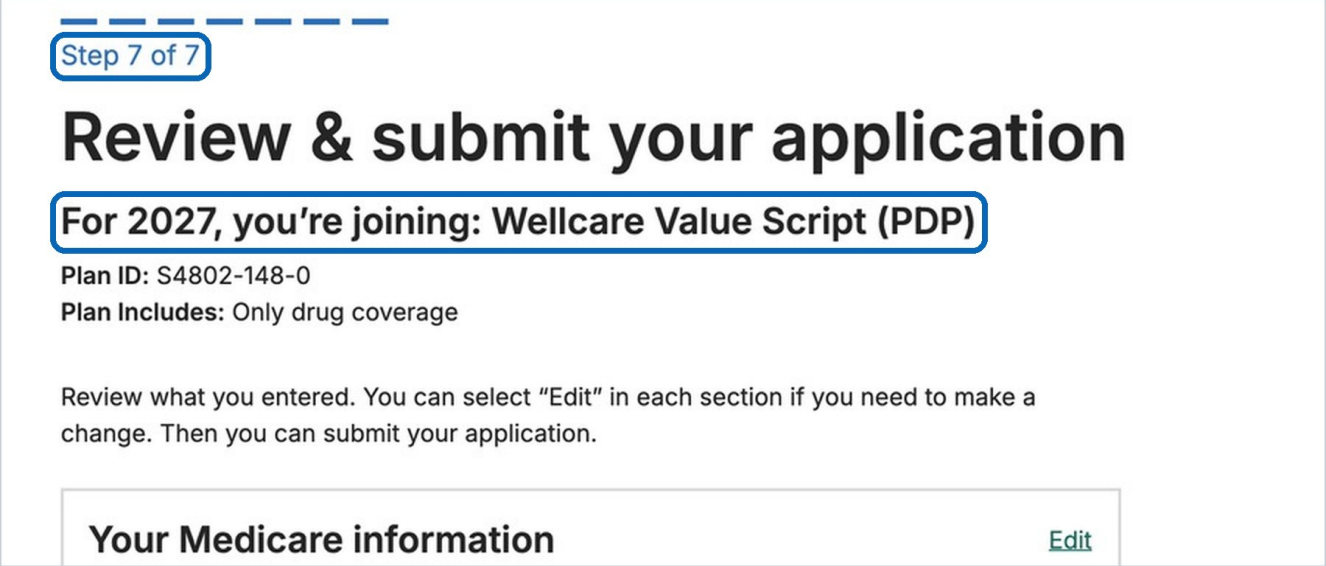
Under **Who's completing this application?**, choose **The person joining this plan (Me)**. If a family member or friend is filling it in for you, they choose **Someone else**. Then click **Next**.



28 Step 7 of 7: Review and submit

Read every section: your Medicare information, your name and address, how you will pay, and the plan. Click **Edit** on any section that is wrong.

Check the plan name, the Plan ID and the year, **2027**, one last time. Then click **Submit**.



These last enrollment screens show a different plan, Wellcare Value Script, from another walk-through. The steps are the same for every plan.

Save your confirmation number

After you click Submit, the last screen shows a **confirmation number**. Keep it. Print the page, save it as a PDF, or take a picture of it with your phone, the same three ways you kept your drug list. Then write it here too:

Confirmation number	
Date I enrolled	
Plan name and Plan ID	

After you enroll

- **Watch your mail.** The plan sends a letter confirming you are enrolled, your new member ID card, and your first bill if you chose to be billed.
- **Your new plan starts January 1, 2027.** Keep using your current card until then.
- **Already in a different drug plan for 2026?** In most cases you do not need to cancel it. Joining the new plan ends the old one when the new one starts. If you are not sure, call your old plan.
- **Changed your mind?** You can pick a different plan any time until December 7. The last plan you choose by December 7 is the one that starts January 1.
- **Have not heard from the plan in a few weeks?** Call the plan's phone number for members, using your confirmation number.

Dates that matter

October 15	Annual Enrollment opens.
December 7	Last day of the Annual Enrollment Period.
January 1	Your 2027 plan starts.

Want more of our good free stuff?

Go to MedicareLaunchpad.com

Looking at a Medicare Advantage plan? If we are licensed in your state, call us at 248-871-7756.

Giardini Medicare · Your transition to Medicare team

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, 2 and 15, 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.