

How to Review and Change Your Medicare Part D (Drug Coverage) During the Annual Enrollment Period from October 15-December 7, 2025

1. Go to www.medicare.gov
2. Under "Find health & drug plans" select "Find Plans Now"
3. On the right side, bottom of the screen under "Continue without logging in" Enter your zip code
4. Select the option to search for "Medicare drug plans" (Part D) and click "Find plans"
5. Answer the question about Extra help for Medicare, for most clients the correct option is the last one "I don't get help from any of these programs"
6. Answer Yes or No "Do you want to see your drug costs when you compare plans?"
 - a. Answer YES if you take any prescriptions
 - b. Answer NO if you don't take any prescriptions, you will be taken to the list of the plans available. You can enroll in the least expensive plan available, but our recommendation is to enroll in a plan when you are first eligible to prevent any potential penalties later.
7. If you answer YES, you will now begin adding your prescriptions. Type in the drug name and press the green button that says "Add drug"
8. The most common dosage and frequency of the drug will be the default option. You can change those by using the drop-down arrows in the dosage line or by typing in a different quantity.
9. Once you have added all your prescriptions select "Done Adding Drugs"
10. Select at least one pharmacy and select the "Continue to view plans" button
11. The available options will now show with the lowest price plan + drug cost being listed first. YOU DO NOT NEED TO SECOND GUESS THIS. The first option is the lowest cost option.
 - a. If you would like to view the benefits of the plan, click on the blue button "Plan Details". This will show both the yearly drug cost and the total estimated monthly cost. You will also see the pharmacy listed here. For the best price you want the pharmacy to show as "Preferred"
 - b. If you want to go back to the results, there is an option to "Back to search results" in the upper left-hand corner just under the Medicare.gov logo
12. Upon reviewing your plan options, if you decide to change your plan, select the green **ENROLL** button.
13. The next screen will say "start your application". Select the option that says, "Annual Open Enrollment Period". From this screen forward follow the prompts. You will provide your name as it appears on your Medicare card, Medicare ID number, birthday and address so enrollment can be completed. You will also be asked about how you want to pay the premium. Our suggestion is to select the option for "From Social Security". If you are not taking Social Security, you can either set up EFT (auto payments) or a monthly paper bill.
14. After you complete the enrollment and the application has been approved by Centers for Medicaid and Medicare Services (CMS), the insurance carrier you enrolled with will send you your new ID cards and welcome information. Once CMS receives and approves your application, your other Part D or Medicare Advantage coverage will be cancelled effective 01-01-2026.
15. If you are having difficulty or need further assistance, please call 1-800-Medicare (1-800-633-4227)

Kristin Manwaring Insurance does not have access to any enrollment via www.medicare.gov so unfortunately agents cannot answer questions about Part D plans or enrollment status.