

2027 Medicare Part D Shopper's Guide

For those without a Medicare account

Visit our website for the latest revisions of this document including versions for those with and those without a Medicare account.

www.deesigned.com

Look for our yellow boxes like this throughout this guide.

This information is provided as a public service. Dee-Signed Programs, LLC specializes in Medicare Supplements - the only Medicare-related product we sell. Rather than market a handful of Part D prescription plans, we prefer to provide information only, so that our clients and those they know can make the best decisions for themselves. There is no pat answer for Part D plans, as your best option is based on a combination of the drugs you take and the pharmacies you use. Use this sheet to work through the government's own website at www.medicare.gov, paying attention to our tip boxes. This document is a teaching sample only and does not endorse any drug, pharmacy or Part D plan.

Open medicare.gov in your browser, then open this document in another window or print it out, and refer to it as you work through the government's website.

Call upon us for Medicare enrollment help, or re-evaluation of your current Medicare coverages.

Dee-Signed Programs, LLC
847-234-1756
www.deesigned.com

Continue to the next page to begin.

Begin by visiting the website

medicare.gov

Note that the homepage image changes frequently.

Overview of the Process

- * Enter prescription(s)
- * Select local pharmacy chains to compare
- * View results - best plan listed at or near top
 - Pay attention to "Total Drug & Premium Cost"
- * Open selected plan details
 - Find out which pharmacy chain has best price
 - Click the Enroll link to apply.

Welcome to Medicare

Get started with Medicare

 Talk to someone →

Photo
Changes
Periodically

Quick tasks



Log in/create account →



Find health & drug plans →



Find care providers →



Pay your premium →



Report fraud →



Replace your card →

Click "Find health & drug plans" to continue.

Find the plan that works for you

Review your 2027 plan options now.

 [Find out what you can do during Open Enrollment.](#)

Photo
Changes
Periodically

Find Medicare health & drug plans

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Create account

Log in

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.

00000

Continue

We're working anonymously without a logon. Enter your zip code, and if asked, select your county. Then click "Continue" to begin.

Select "Medicare drug plan (Part D)" and 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?](#) 

[← Back](#)

Find plans

Next you'll be presented with the following screen, to begin the process of determining the best Part D plan for you.

Do you get help with your Medicare health or drug costs?

If you get help with your Medicare health or drug costs from one of the programs below, it's important for us to know so we can show you accurate cost information when you search for and compare plans.

☐ Medicaid

If you have both Medicare and Medicaid, you might qualify for a type of plan that helps coordinate your Medicare and Medicaid benefits. These are called "Dual Eligible Special Needs Plans" (D-SNPs). If these plans are available in your area, we'll list them in your search results.

☐ Supplemental Security Income

☐ Medicare Savings Program

☐ Extra Help (with drug costs)

[Learn more about these programs.](#) 

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

Continue

Most choose the last option then 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

If you have any prescriptions, make sure that you select "Yes" here, then click "Continue"

Trick: if you have no prescriptions, but would like to see which pharmacies are preferred for each plan, add an inexpensive tier 1 drug, like simvastatin 20mg.

Remember, this system is just a cost estimator, you're not requesting/confirming actual prescriptions.

Next, we'll begin adding any drugs you're taking.

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.

Add

[Browse drugs A-Z](#) | [Can't find your drug?](#) 

[See plans without drug costs](#)

Once the first 3,4 or 5 letters of a drug name are entered, a list of drug matches will appear.

You can enter either a Brand or Generic with an option to change. Once selected the only way to change is to delete the drug from your drug list and re-enter the correct type.

Your Generic isn't listed? Enter the Brand and then choose the Generic option.

Some drug names have extra descriptors, choose the one that most closely matches your Rx.

Click "Add" to specify dosage and quantities.

[← Back](#)

Add simvastatin

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

Dosage

20mg tablet



Quantity

30

Frequency

Every month



Add to my drug list

This drop down shows standard dosages. If yours does not appear, you can add it, however, if the dosage is not listed, re-check the drug name, you may have entered the incorrect variant.

Tablets (TAB) are likely cheaper than Capsules (CAP) at the same dosage. You may have to scroll down to find tablets.

Defaults to the most common dosage and monthly quantity. Set Frequency to "Every month" - it will make it easier to see the cash flow in the final report.

Next we'll return to the drug list in order edit an item or add another.

When everything looks good, click "Add to my drug list" to add and return. Otherwise, use the little 'Back' link at the top to return without adding.

If you've entered any drugs, you'll be shown the following list to review your entries. Once satisfied, click "Continue" at the bottom.

Edit or Remove a drug from your list.

[← Back](#)

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.

Simvastatin 20mg tablet
Quantity 30 • Frequency Every month

[Edit](#)[Remove](#)

[Add another drug](#)[Continue](#)

Forgot (or deleted) a Rx? Click here to add.

Continue to the next step, choosing pharmacies.

Next you'll be asked to choose local pharmacy chains for comparison.

[← Back to drugs](#)

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

60045

Pharmacy name (optional)

Distance

5 miles

[Find pharmacies](#)

[Use current location](#)

Showing 1 to 10 of 30 pharmacies near 60045

Mail-order Pharmacy

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

Added ☒

1

Northwestern Lake Forest Hospital

1000 N Westmoreland Rd, Lake Forest, IL 60045
(847) 234-5000

Add ☐

2

CVS Pharmacy #02902

520 N Western Ave, Lake Forest, IL 60045
(847) 810-5991

Added ☒

3

Walgreens #00528

296 E Deerpath, Lake Forest, IL 60045
(847) 234-2413

Added ☒

4

Oscor Drug #3490

892 N Western Ave, Lake Forest, IL 60045
(847) 735-1032

Add ☐

5

Premise Health - Abbvie One - Mettawa

26525 Riverwood Blvd, Mettawa, IL 60045
(847) 938-9640

Add ☐

6

CVS Pharmacy #17670

975 Rockland Rd, Lake Bluff, IL 60044
(847) 810-8086

Add ☐

7

Fresenius Medical Care North America

101 Waukegan Rd Ste 100, Lake Bluff, IL 60044
(224) 637-1628

Add ☐

8

Walgreens #01438

2501 Waukegan Rd, Bannockburn, IL 60015
(847) 940-8104

Add ☐

9

Costco Pharmacy #1074

25901 Riverwoods Rd, Mettawa, IL 60045
(847) 235-1309

Added ☒

Pharmacies near the ZIP code entered are listed.

Note: you are not choosing a pharmacy chain, you are simply comparing prices.

You can select 5 pharmacies (or four plus mail order) for cost comparison. Select different pharmacy chains, not locations.

Chains independently set their prices within the same plan.

Same plan - same drug - different chain - different price!

Later you'll be given a chance to view the details of Part D policies. Always look at the details of a plan to see which of the pharmacy chains you selected has the best prices.

Depending on drugs, mail order can save you money, consider adding it for comparison.

If you have major drug costs consider re-running this tool with different pharmacies to see more options.

After reviewing the list of selected pharmacies at the bottom-left, click here to continue.

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

CVS Pharmacy #02902 X

Walgreens #00528 X

Costco Pharmacy #1074 X

Mail Order Pharmacy X

[Continue](#)

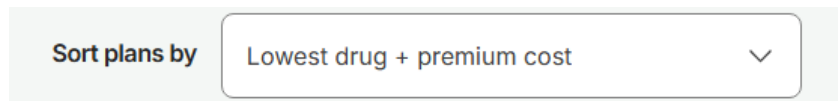
Reading the Results

At this point you'll be taken to the results page.

If you logged in and are currently enrolled in a Part D plan, it will be listed first.

Below it all available Part D plans are listed.

If you entered prescriptions, make certain that "Sort plans by" is always set to "Lowest drug + premium cost" and pay attention to each plan's "Total Drug and Premium Cost" information.

A screenshot of a web interface showing a dropdown menu. On the left, the text "Sort plans by" is displayed. To its right is a rounded rectangular box containing the text "Lowest drug + premium cost" and a small downward-pointing chevron icon on the right side, indicating it is a dropdown menu.

You'll find a sample start of this list on the next page.

Drug Plan List

On the next page we'll examine a single plan listing.

If you've logged in, your current plan will be listed first. If you do nothing, this plan will begin January 1st.

Enrolling in a new policy automatically cancels the old one on January 1st.

Logged in or not, a list of the available plans in your area is shown next.

This area happens to have 10 available.

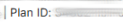
If you entered prescriptions, make sure that the "Sort plans by" option is set to "Lowest drug + premium cost". Otherwise, set it to "Lowest monthly premium."

Next we'll closely examine an individual plan in this list.

Your next plan 

Your next plan

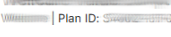
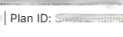
 (PDP) Star rating: 

 Plan ID: 

Deductible	Pharmacies
\$700.00 Drug deductible	4 of 4 of your selected retail pharmacies are in-network View your pharmacies
Total Drug & Premium Cost (for 2027)	Drugs
\$63.60 Retail pharmacy: Estimated total drug + premium cost	View drugs & their costs
\$63.60 Mail-order pharmacy: Estimated total drug + premium cost	
Monthly Premium	
\$5.30 Includes: Only drug coverage	

[See plan details](#) ☒ Added to compare

Your next plan (PDP) Star rating: 

 Plan ID: 

[See plan details](#) **Your next plan** ☒ Added to compare

 (PDP) Star rating: 

 Plan ID: 

Drug Plan List Item

Note on Part D Premiums

Best if the premiums are automatically deducted from one's Social Security payment.

If you're paying yourself and accidentally forget a payment, the plan is NOT reinstatable.

If you're paying yourself, consider paying the entire year's premium when you enroll so that you never miss a payment.

Total annual out of pocket for your drug list at the least expensive of your selected retail pharmacies and mail order (if selected).

IMPORTANT

IF YOU ENTERED DRUGS

Focus on annual "Estimated total drug + premium cost", which includes all copay, deductible, coinsurance and premium charges.

The screenshot shows a Medicare Part D drug plan page. At the top, it says "(PDP)" and "Plan ID: S022000000". On the right, there is a "Star rating: ★★★★★". The page is divided into sections: "Deductible" with a value of "\$700.00" and a link "Drug deductible"; "Total Drug & Premium Cost (for 2027)" with two options: "Retail pharmacy: Estimated total drug + premium cost" at "\$147.68" and "Mail-order pharmacy: Estimated total drug + premium cost" at "\$135.36"; and "Monthly Premium" at "\$6.30" with the note "Includes: Only drug coverage". On the right side, there are sections for "Pharmacies" (4 of 4 in-network) and "Drugs" (with a link "View drugs & their costs"). At the bottom, there are buttons for "See plan details", "Enroll", and "Add to compare". Annotations with arrows point to various parts: a red arrow points to the "See plan details" button; a dashed arrow points from the "Total Drug & Premium Cost" section to a note about the deductible; another dashed arrow points from the "Mail-order pharmacy" cost to a note about refills; and a dashed arrow points from the "Enroll" button to a note about plan details.

Depending on drugs, mail order may be more expensive than 90-day refills from retail drug stores.

However, mail order may be required for expensive drugs.

IMPORTANT

Click "Plan Details" to see which pharmacy option has this lowest total for your selected drugs (if any) before enrolling.

Next we'll closely examine an individual plan in this list.

The yearly drug and premium cost takes into account the plan's deductible.

Many never reach the deductible and only pay discounted costs for their drugs. (Some drugs may be discounted all the way down to zero dollars.)

Co-pays apply once this annual deductible has been satisfied.

Plan Details (top part)

Make sure you scroll down and understand which pharmacy provides the best prices before enrolling.

To enroll online, click the green "Enroll" button. If the plan you're looking at is the one you're slated to be enrolled in automatically for next year "Your next plan" appears instead of the Enroll button.

To enroll by phone, call the Non-members number listed beneath the plan name/type/id information to the right of this yellow box.

Scroll down to compare pharmacies.

[Back to search results](#)

(PDP)

Plan type: Drug plan (Part D)

Plan ID:

[Plan website](#)

Non-members:

Members:

Enroll

What you'll pay

Total monthly premium
\$6.30

Total retail pharmacy drug cost for 2027
\$72.08

Estimated using your lowest price saved retail pharmacy
Covers 3 of 3 saved drugs [View drug coverage](#)

Total mail order pharmacy drug cost for 2027
\$59.76

Estimated using your saved mail order pharmacy
Covers 3 of 3 saved drugs [View drug coverage](#)

OverviewDrug CoverageStar RatingsPlan Documents

Overview

PREMIUMS

Total monthly premium\$6.30

DEDUCTIBLES

The amount you must pay each year before your plan starts to pay for covered services or drugs.

Drug deductible\$700.00

CONTACT INFORMATION

Plan address

Drug Coverage

[See if there's help to lower costs for drugs you take.](#)

MY DRUG LIST

Change Drugs

	Package	Quantity	Frequency	Brand/Generic
5mg tablet		90	Every 3 months	Generic
40mg tablet		90	Every 3 months	Generic
0.4mg capsule		90	Every 3 months	Generic

PHARMACIES

Check the network status of each pharmacy on your list. You can change pharmacies at any time to find lower costs for drugs.

[How do pharmacy networks affect what I pay?](#) ⓘ

Change Pharmacies

COSTCO PHARMACY #1074	✓ In-network
CVS PHARMACY #17670	✓ In-network
WALMART PHARMACY 10-1489	✓ In-network
OSCO DRUG #3490	✓ In-network
Mail Order Pharmacy	✓ Preferred In-network

Costs vary based on the specific mail-order pharmacy

This guide is not a product of the Centers for Medicare & Medicaid Services (CMS), or any other government body. All screen shots are taken from medicare.gov. Dee-Signed Programs, LLC is not affiliated with Medicare or any federal agency.

Plan Details (middle part)

Drug prices can vary between pharmacies even though it's the same Part D plan.

Look to the next area of the table for estimated total drug + premium costs.

"Total drug + premium cost" is the number to pay attention to.

It is the complete estimated annual cost of the selected drugs at the pharmacy listed in the column.

Monthly drug costs.

If you entered your prescriptions by monthly amounts, it's easy to see cash flow here.

Those with expensive drugs will see their monthly costs vary as they hit the deductible, pay co-pays, and reach the catastrophic limit.

ESTIMATED DRUG COSTS BY PHARMACY					
Drug costs shown vary based on the plan and pharmacy that you use. Contact the plan if you have specific questions about drug costs. Can my drug costs change by pharmacy?					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
tablet	\$9.84	\$13.64	\$10.64	\$6.52	\$5.16
40mg tablet	\$69.24	\$93.72	\$70.04	\$44.56	\$33.60
0.4mg capsule	\$28.92	\$44.32	\$29.72	\$21.00	\$21.00
Total estimated drug cost for 2027	\$108.00	\$151.68	\$110.40	\$72.08	\$59.76
The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January-December). All plans offer this payment option and participation is voluntary. Learn more about this payment option. Find out what your drug costs might look like with this payment option.					
ESTIMATED DRUG + PREMIUM COST					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
Total estimated drug + premium cost for 2027	\$183.60	\$227.28	\$186.00	\$147.68	\$135.36
When you'll meet your deductible	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027	You won't meet your deductible in 2027
ESTIMATED TOTAL MONTHLY DRUG COST					
	Costco Pharmacy #1074 ✓ In-network	CVS Pharmacy #17670 ✓ In-network	Walmart Pharmacy 10-1489 ✓ In-network	Osco Drug #3490 ✓ In-network	Mail Order Pharmacy ✓ Preferred
January	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
April	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
July	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94
October	\$27.00	\$37.92	\$27.60	\$18.02	\$14.94

Plan Details

(bottom part)

Clicking the plus symbol to the left of any pharmacy will open up a table breaking down drug costs throughout the phases of coverage.

The "Total drug and premium cost" we keep drawing your attention to takes all of this into account.

ESTIMATED DRUG COSTS

The drug prices shown may vary based on the plan and pharmacy you've selected. Contact the plan if you have specific questions about drug costs. For 2027, you won't pay more than \$2,400 out-of-pocket for covered Part D drugs.

[Learn more about why your costs change.](#)

COSTCO PHARMACY #1074 - DRUG COSTS DURING COVERAGE PHASES

	Retail cost	Cost before deductible	Cost after deductible	Cost after out-of-pocket cap
5mg tablet	\$2.46	\$2.46	\$0.00	\$0.00
40mg tablet	\$17.31	\$17.31	\$3.00	\$0.00
0.4mg capsule	\$7.23	\$7.23	\$3.00	\$0.00
Monthly totals	\$27.00	\$27.00	\$6.00	\$0.00

CVS PHARMACY #17670 - DRUG COSTS DURING COVERAGE PHASES

WALMART PHARMACY 10-1489 - DRUG COSTS DURING COVERAGE PHASES

OSCO DRUG #3490 - DRUG COSTS DURING COVERAGE PHASES

MAIL ORDER PHARMACY - DRUG COSTS DURING COVERAGE PHASES

View more drug coverage

Star Ratings

Expand All Ratings

Overall star rating

Overall rating is based on the categories below.

★★★★☆

Drug plan star rating

Summary rating of drug plan quality

★★★★☆

Plan Documents

Use these documents to understand detailed coverage information.

[Contact the plan for more details.](#)

Drug list (formulary) A list of the plan's covered prescription drugs.	The plan didn't provide this document. Contact the plan for more information.
Evidence of Coverage A complete description of the plan's benefits, rules, costs, and more.	The plan didn't provide this document. Contact the plan for more information.
Summary of Benefits An overview of what the plan covers and what you pay.	The plan didn't provide this document. Contact the plan for more information.

If you are satisfied with this plan, return to the top of the web page and click the green "Enroll" button to enroll. If you enroll online, you'll be redirected to the particular carrier's website to complete. Alternatively, you can call the non-members phone number listed there.

When you enroll in a new plan, your previous plan is automatically canceled for you.

Good luck in your search, we hope you've found these tips beneficial!

This guide is not a product of the Centers for Medicare & Medicaid Services (CMS), or any other government body. All screen shots are taken from medicare.gov. Dee-Signed Programs, LLC is not affiliated with Medicare or any federal agency.