

Medicare Part D

Medicare Part D Renewal: What to Know

If you're happy with your current Medicare Part D drug plan and want to continue with it in 2026, you don't have to do anything. Your plan will automatically be renewed for the upcoming year.

Medicare Part D Enrollment: Step-by-Step

If you're enrolling for the first time, it's essential to understand the process to make informed decisions about your prescription drug coverage.

We have prepared a simplified step-by-step guide to help you through the Medicare Part D enrollment process.

Step 1: Go to Medicare.gov

Navigate to the official Medicare site.

<https://www.medicare.gov/>

Click on "Find Plans Now", under Find health and drug plans.

Here, you can find and compare available health and drug plans.

Step 2: Login

If you already have an account, logging in will save time. Click on "Log In."

OR

Continue without an account by entering your zip code and click on "Continue."

Step 3: Select plan type

For prescription drug coverage select

Medicare drug plan (Part D). Then click on "Find Plans."

Next, select the type of plan you want:

☐ Medicare Advantage Plan (Part C)

☒ Medicare drug plan (Part D)

☐ Medigap policy

Which type of plan should I choose? ⓘ

[Find Plans](#) [Go Back](#)

Navigating the Medicare system, especially when it comes to selecting or renewing a Part D prescription drug plan, can feel overwhelming.

Let Dworkin Insurance help you be prepared. Saving you time, reducing stress, and guiding you to the best decisions for your healthcare needs.

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Step-by-Step Enrollment

Step 4: Review Your Cost Assistance Options

Medicare will ask if you receive assistance from any financial aid programs to cover prescription drug costs.

Selecting the appropriate option here will help tailor the plan options to your specific financial situation.

After your selection click on **“Continue.”**

The screenshot shows the Medicare.gov website. At the top, there's a navigation bar with links for Basics, Health & Drug Plans, Providers & Services, Chat, and Log in. The main heading is 'Do you get help with your Medicare health or drug costs?'. Below this, there's a paragraph explaining that if you get help from one of the programs below, it's important for you to know so we can show you accurate cost information. There are four radio button options: Medicaid, Supplemental Security Income, Medicare Savings Program, and Extra Help (with drug costs). Each option has a brief description. At the bottom, there's a 'Continue' button highlighted with an orange border.

Step 5: See Your Drug Cost

Select **“Yes”** to “Do you want to see your drug costs when you compare plans?”

Then click on **“Next.”**

The screenshot shows the Medicare.gov website. The heading is 'Tell us your search preferences'. The question is 'Do you want to see your drug costs when you compare plans?'. There are two radio button options: Yes and No. The 'Yes' option is selected. Below the options, there's a 'Next' button highlighted with an orange border.

Step 6: Add Prescription Drug

To get the most accurate comparison, you'll need to enter the details of the prescription drugs you take regularly. This includes:

- The drug name
- Dosage
- Quantity
- Frequency of use

By entering this information, Medicare can calculate your out-of-pocket costs for each plan, allowing you to make a more informed decision.

The screenshot shows the Medicare.gov website. The heading is 'Add prescription drug'. Below the heading, there's a text input field with the placeholder 'BEGIN TYPING TO FIND & SELECT YOUR DRUG.' and a 'Clear search' link. To the right of the input field is an 'Add Drug' button. Below the input field, there's a link 'Browse drugs A-Z'. At the bottom, there are two buttons: 'See Plans Without Drug Costs' and 'Can't find your drug?'.

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Step 7: Drug Search Tools

Start entering the drug in the search field

OR

look up the drug alphabetically in the
“Browse drugs A-Z” pulldown menu.

[Browse drugs A-Z](#)

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

[Browse drugs A-Z](#) [Clear search](#) [Add Drug](#)

Browse drugs A-Z [Close](#)

SELECT A LETTER

D (148 drug(s) found)

Dabigatran etexilate

Dalfampridine

Daliresp

Dalvance

Danazol

[Cancel](#)

Step 8: Adding Drug Dosage

After adding a drug, you'll be prompted to specify

- Dosage
- Quantity
- Frequency of use

After that, click on “**Add to My Drug List.**”

Continue this process for each medication by clicking on “**Add Another Drug.**”

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Medicare.gov [Basics](#) [Health & Drug Plans](#) [Providers & Services](#) [Chat](#) [Log in](#)

Tell us about this drug

Abirtega

DOSAGE

250mg tablet

QUANTITY **FREQUENCY**

6 Every 2 months

[Add to My Drug List](#) [Cancel](#)

Confirm your drug list [Print](#)

	Quantity	Frequency
Abirtega 250mg tablet	6	Every 2 months
generic		
Remove drug		Edit drug

[Add Another Drug](#)

Step 9: Completing Drug List

Once complete, click on “Done Adding Drugs” to proceed.

You may, at any time, print out your drug list by clicking on the “**Print**” icon on the upper right of the screen.

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Medicare.gov [Basics](#) [Health & Drug Plans](#) [Providers & Services](#) [Chat](#) [Log in](#)

Confirm your drug list [Print](#)

	Quantity	Frequency
Abirtega 250mg tablet	6	Every 2 months
generic		
Remove drug		Edit drug

[Add Another Drug](#)

[Done Adding Drugs](#)

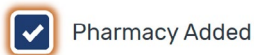
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Step-by-Step Enrollment

Step 10: Choosing a Pharmacy

Medicare allows you to choose up to five pharmacies to fill your prescriptions. You can search for pharmacies based on your ZIP code or enter the specific name of the pharmacy you prefer.

The search filter is automatically set to a 5 mile radius for you. Add a pharmacy by clicking the checkbox to the right of the pharmacy.



Mail Order Pharmacies

If you do not need an in-person pharmacist's consultation for your prescriptions, consider a mail order pharmacy for convenience and saving money.

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

[Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

YOUR LOCATION
Enter street address or ZIP code
94301
[Use Current Location](#)

PHARMACY NAME
Optional

[Find Pharmacies](#)

Filter by: Distance: 5 miles

Showing 1-10 of 50 pharmacies near 94301

Mail-order Pharmacy
Add both mail-order and retail pharmacies to find the lowest cost. [Add Pharmacy](#)

1. **Capsule Pharmacy**
475 University Ave, Palo Alto, CA 94301
(650) 374-0364 [Add Pharmacy](#)

[Continue to View Plans](#)

Step 11: After Pharmacy Selection

After you have added as many pharmacies you would like to, up to a maximum of five, click on "Continue to View Plans."

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

[Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

YOUR LOCATION
Enter street address or ZIP code
94301
[Use Current Location](#)

PHARMACY NAME
Optional

[Find Pharmacies](#)

Pharmacy #1 Pharmacy #2 Pharmacy #3 Pharmacy #4 Pharmacy #5 [Continue to View Plans](#)

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Step 12: Review and compare plans

Now comes the crucial step of comparing available plans.

You can filter your options by insurance carrier or star ratings by clicking on “View all filters.”

You can also “Sort Plans By” factors like:

- Lowest drug + premium cost
- Lowest yearly drug deductible
- Lowest monthly premium

The screenshot shows the Medicare.gov website. At the top, there's a navigation bar with links like 'Basics', 'Health & Drug Plans', 'Providers & Services', 'Chat', and 'Log in'. Below this, there's a section for 'Medicare.gov' with a 'Back to drugs & pharmacies' link. The 'MY LOCATION' is set to 'Santa Clara, CA' and 'PLAN TYPE' is 'Select a Plan Type'. The 'Filter by' section has 'Insurance Carrier' and 'Star Ratings' dropdowns, and a 'View all filters' button highlighted with an orange box. The 'SORT PLANS BY' dropdown is also highlighted with an orange box, showing 'Lowest drug + premium cost' selected. Below this, there's a list of plans, with 'Wellcare Classic (PDP)' highlighted. The plan details show a 'MONTHLY PREMIUM' of '\$0.00' and a 'TOTAL DRUG & PREMIUM COST' of '\$39.00'. There are also sections for 'PHARMACIES' and 'DRUGS'.

Step 13: Filter and Sort

Filters and sorting options can help you narrow down the best plan for your financial and medical needs.

Filter by

- Insurance Carrier
- Star Rating

“Sort Plans by” shows:

- Lowest drug + premium cost
- Lowest yearly drug deductible
- Lowest monthly premium

The screenshot shows the Medicare.gov website with the 'Filter by' section expanded. The 'Insurance Carrier' dropdown is highlighted with an orange box, showing a list of carriers: Aetna Medicare, Anthem Insurance Companies, Inc., Blue Shield of California, Cigna Healthcare, Humana, UnitedHealthcare, and Wellcare. The 'Star Ratings' dropdown is also highlighted with an orange box, showing a list of star ratings: 0 stars & up, 1 star & up, 2 stars & up, 3 stars & up, 4 stars & up, and 5 stars. The 'SORT PLANS BY' dropdown is highlighted with an orange box, showing 'Lowest drug + premium cost' selected. Below this, there's a list of plans, with 'Wellcare Classic (P)' highlighted. The plan details show a 'MONTHLY PREMIUM' of '\$0.00' and a 'TOTAL DRUG & PREMIUM COST' of '\$39.00'.

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Step: 14: View Plan Details

If you want a more detailed look at any particular plan, click “Plan Details.”
(you may need to scroll down the page)

Enroll

Plan Details

☐ Add to compare

This will give you a comprehensive view of the plan, including:

- What you’ll pay
- An overview
- Drug coverage specifics
- Star ratings for the plan

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Basics

Health & Drug Plans

Providers & Services

Chat

Log in

Back to search results

Health Care Service Corp. (HCSC)

Cigna Healthcare Saver Rx (PDP)

Plan type: Drug plan (Part D)

Plan ID: S5617-382-0

Plan website

Non-members: 1-877-665-1842

Members: 1-800-222-6700

Enroll

Print

What you'll pay

Total monthly premium

\$20.60

Mail order pharmacy: 2025 estimated total drug cost

\$675.45

Covers 2 of 2 drugs

View drug coverage

Overview

Drug Coverage

Star Ratings

Overview

PREMIUMS

Total monthly premium

\$20.60

Step 15: Enroll in a plan

Once you’ve found the plan that works for you, click the “Enroll” button from either the search results or the plan details page

Enroll

Plan Details

☐ Add to compare

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Medicare.gov

Basics

Health & Drug Plans

Providers & Services

Chat

Log in

Back to search results

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View drug coverage

Overview

Drug Coverage

Star Ratings

Overview

PREMIUMS

Total monthly premium

\$20.60

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Step: 16: Joining a plan

After clicking the Enroll button, you will see a pop-up.

Click on “Join Plan.”

The screenshot shows the Medicare.gov website with a pop-up window titled "You're joining: Cigna Healthcare Saver Rx (PDP) Plan ID: S5617-382-0". The pop-up lists requirements: "Be ready to provide:" followed by bullet points: "Your Medicare Number and effective dates", "Information about your other health coverage (if any), including policy and group numbers", and "Dates that any changes take effect, like if you're moving to a long-term care facility". It also states: "Your information is strictly confidential, secure, and used to process your enrollment." At the bottom of the pop-up are two buttons: "Cancel" and "Join Plan". The "Join Plan" button is highlighted with an orange border. In the background, the website shows details for the Cigna plan, including "Plan type: Drug plan" and "Plan ID: S5617-382-0".

Step 17: Start Your Application

It is crucial to carefully review each section of the application to ensure that nothing has been overlooked.

First, confirm your enrollment period is correct. This may be:

- Initial Enrollment Period and other new to Medicare situations
- Medicare Advantage Plan Open Enrollment Period
- Special Enrollment Period which may include:
 - Losing or having a change in your current coverage
 - Having Medicare and Medicaid, or you getting help paying your drug costs
 - Other special situations (including qualifying life events)

When done, click on “Next.”

The screenshot shows the Medicare.gov website with the "Start your application" page. It displays "You're joining: Blue Shield Rx Enhanced (PDP) Plan ID: S2468-004-0 Plan Includes: Only drug coverage". The page contains several sections: "You can only join a Medicare Advantage Plan or Drug Plan (Part D) at certain times, called enrollment periods. Most people join plans when they first get Medicare and each fall during Open Enrollment (October 15-December 7). There are other times you can join a plan based on your situation. Your coverage starts based on which enrollment period you use." A note states: "Note: You can join a Cost Plan without drug coverage anytime the plan's accepting new members. If you want to join a Cost Plan with drug coverage, you can only join during an enrollment period." Below this is a link: "Show common enrollment periods and when your coverage in the plan would start." The next section is "Confirm your enrollment period" with a note: "You can join a plan only if your situation matches one of these statements. The plan will contact you to confirm if you're eligible to join and to tell you if your request is approved." Another note states: "Note: By checking a box, you certify that to the best of your knowledge, you're eligible for that enrollment period." Below this is a section titled "Check the box next to all of the statements that apply (required)." with the heading "Initial Enrollment Period & other new to Medicare situations". There is a yellow box with a calendar icon and text: "If you join a Medicare drug plan after your Initial Enrollment Period ends, your monthly premium may include a Part D late enrollment penalty. If you get Extra Help with your drug costs, you won't pay a penalty. Learn more about Extra Help." At the bottom, there is a checkbox labeled "I'm new to Medicare."

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Step 18: Your Medicare information

After you've confirmed your enrollment period and checking all the boxes next to all of the statements that apply, providing dates when requested, you will start by entering your **Medicare Number**.

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

Step 1 of 7

Your Medicare information

You're joining: Blue Shield Rx Plus (PDP)
Plan ID: S2468-003-0
Plan Includes: Only drug coverage

All fields required unless marked optional.

MEDICARE NUMBER
[Where can I find my Medicare Number?](#)

Privacy Act Statement

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) or Prescription Drug Plans (PDP), improve care, and for the payment of Medicare benefits. Sections 1861 and 1860D-1 of the Social Security Act and 42 CFR §§ 422.50, 422.60, 423.30 and 423.32 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

☐ I've read and understand the contents of this page.

Back Next

Step 19: Your Medicare information

After entering your Medicare Number, scroll down the page and acknowledging the Privacy Act Statement by checking the box



I've read and understand the contents of this page.

and click on **"Next."**

This is [Step 1 of 7](#) in the enrollment process for the plan you have chosen.

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

Step 1 of 7

Your Medicare information

You're joining: Blue Shield Rx Plus (PDP)
Plan ID: S2468-003-0
Plan Includes: Only drug coverage

All fields required unless marked optional.

MEDICARE NUMBER
[Where can I find my Medicare Number?](#)

XXXXXXXXXXXX

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☒ I've read and understand the contents of this page.

Back Next

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Step 20: Entering your personal, residential and mailing address information

You will be asked to enter this information in the following screens.

These are [Steps 2 and 3 of 7](#) in the enrollment process for the plan you have chosen.

Step 21: General Questions

These are mostly optional.

This is [Step 4 of 7](#) in the enrollment process for the plan you have chosen.

Step 22: Paying your plan premium

This is [Step 5 of 7](#) in the enrollment process for the plan you have chosen.

Step 2 of 7

Your personal information

Step 3 of 7

Your address

Step 4 of 7

General questions

- Do you have other drug coverage that you're keeping in addition to this plan?
If Yes, enter the
 - Company Name of Other Coverage
 - Member Number
 - Group Number
- Do you work?
- Does your spouse work?
- Do you want to get materials from your plan by email?
- Select the language if you don't want to get plan materials in English
- Select a format if you want to get materials in an accessible format

Step 5 of 7

Paying your plan premium

You can select one of the following options:

- Deduct it from my Social Security or Railroad Retirement Board benefit each month
- I want the plan to bill me each month

Medicare Part D

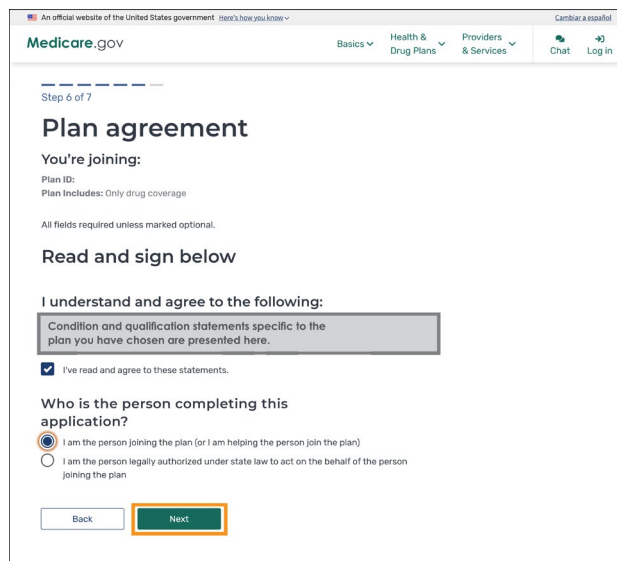
Step-by-Step Enrollment

Step 23: Signing the plan agreement

After reading and reviewing conditions and qualifications to the plan you have selected, click the checkbox **“I’ve read and agree to these statements.”**

Then indicate **“Who is the person completing this application?”**

*This is **Step 6 of 7** in the enrollment process for the plan you have chosen.*



The screenshot shows the Medicare.gov website at Step 6 of 7, titled "Plan agreement". It displays the plan ID and includes, and a checkbox for "I've read and agree to these statements." is checked. Below this, it asks "Who is the person completing this application?" with two radio button options: "I am the person joining the plan (or I am helping the person join the plan)" (selected) and "I am the person legally authorized under state law to act on the behalf of the person joining the plan". A "Next" button is highlighted with an orange border.

Step 24: Review & submit your application

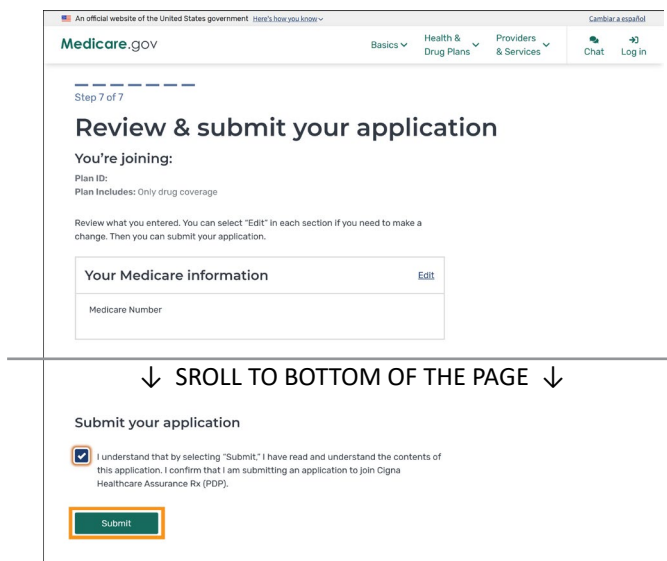
You can review your application before submitting it. Review all the information you entered and select **“Edit”** in any section you need to make changes in.

After you’re satisfied that everything has been filled out correctly, submit your application by clicking the checkbox

☒ I understand that by selecting “Submit,” I have read and understand the contents of this application. I confirm that I am submitting an application to join

then click **“Submit.”**

*This is **Step 7 of 7** in the enrollment process for the plan you have chosen.*



The screenshot shows the Medicare.gov website at Step 7 of 7, titled "Review & submit your application". It displays the plan ID and includes. Below this, it shows a section for "Your Medicare information" with a table containing the Medicare Number and an "Edit" link. A "Submit your application" section follows, with a checkbox for "I understand that by selecting “Submit,” I have read and understand the contents of this application. I confirm that I am submitting an application to join Cigna Healthcare Assurance Rx (PDP)." checked. A "Submit" button is highlighted with an orange border.

↓ SROLL TO BOTTOM OF THE PAGE ↓

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Step-by-Step Enrollment

Step 25: Final step

Once you've submitted your application you are provided with a confirmation number, the telephone number and website for the carrier.

To complete the final step, you must click **"Done."** If this is not clicked, your application won't register with the carrier.

The screenshot shows the Medicare.gov website with the heading "You're all set. Your application is with the plan." Below this, it states "You're joining:" followed by "Plan ID:" and "Plan Includes: Only drug coverage". It then provides the "Name of person joining plan:" and a "Confirmation number for your application: 25156da37e68". A note says "Keep this number. You'll need it if you contact the plan before your coverage starts." Another note states "The plan will review and process your application. The plan may contact you if it needs more information to see if you're eligible to join." There is a "Print This Page" button. Below that, it says "Contact the plan directly if you have any questions." with fields for "Phone:" and "Website:". A section titled "What to expect now" has a downward arrow and the text "↓ SCROLL TO BOTTOM OF THE PAGE ↓". At the bottom, it says "If you have questions, call your plan directly." and has a "Done" button highlighted with an orange border.

Completing Your Enrollment In Medicare Part D

By following these steps, you can confidently navigate the Medicare Part D enrollment process.

If you need further assistance, don't hesitate to contact us:

James Dworkin or Stefanie Dworkin
650-329-1330
info@dworkininsurance.com