

**Dalton Insurance**

Medicare & Wealth Advisors

Dalton Insurance Agency
Auburn · Opelika · Lake Martin, Alabama

2027 Medicare Drug Plans · Step-by-step with real screens

How to Compare and Enroll in a 2027 Medicare Drug Plan Yourself

Some insurance companies no longer let independent agents enroll people in their Medicare drug plans. If the plan that fits you best is one of them, you can still join it yourself on **Medicare.gov** or by calling **1-800-MEDICARE**. This guide shows every screen, one step at a time.

Before you start, gather these

- ☐ Your red, white and blue **Medicare card** (you need your Medicare Number to enroll)
- ☐ A **list of every prescription**: exact name, strength (for example, 20 mg) and how many you get each fill. Your pill bottles work well.
- ☐ The name and location of the **pharmacy you use**
- ☐ About 30 minutes, and a pen to write down your **confirmation number**

Key dates

Annual Enrollment Period	October 15 – December 7, 2026
New coverage starts	January 1, 2027
Your old drug plan ends	December 31, 2026 (joining a new plan ends the old one for you)

Every picture in this guide is a real Medicare.gov screen captured on Oct. 22, 2026 using ZIP code 36830 and the example drug atorvastatin 20 mg. The **blue numbered boxes** show where to click or type. A **red box** marks something you must not miss. Your plans and prices will be different. The examples are not a recommendation of any plan. Medicare.gov screens can change.

Option 1: Use the Medicare.gov Plan Finder

Compare anytime. Enroll from October 15 to December 7, 2026.

1 Go to Medicare.gov/plan-compare

Open your web browser and type **www.medicare.gov/plan-compare**. **A:** If you already have a Medicare.gov account, you can click **Log in** so your saved drugs and pharmacies come with you. **B:** No account? That's fine. Use the **"Don't have a Medicare account?"** side on the right. You do not have to create an account to compare plans.

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

A Create account Log in

B 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

2 Pick 2027 and enter your ZIP code

1 Make sure **2027** is selected under "Coverage for." **2** Type your 5-digit ZIP code. **3** Click **Continue**.

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:

1 COVERAGE FOR

☒ 2027 ☐ 2026

What's your ZIP code?

2 Select the county you live in. **3** Continue

36830

☐ Lee, AL ☐ Macon, AL

3 Choose your county

If your ZIP code touches more than one county, Medicare.gov asks which one. **1** Click your county (Auburn and Opelika are in **Lee County**). **2** Click **Continue**.

What's your ZIP code?
Select the county you live in.

36830

1 Lee, AL ☐ Macon, AL

2 Continue

4 Choose "Medicare drug plan (Part D)"

1 Click **Medicare drug plan (Part D)**. **2** Click **Find plans**. If you have a Medicare Supplement, this is the right choice. Do not pick Medicare Advantage by mistake.

plan

you plans. These questions help us give you better cost estimates, but won't change which plans you see.

What type of plan are you looking for?

☐ Medicare Advantage Plan (Part C)

1 ☒ Medicare drug plan (Part D)

☐ Medigap policy (supplement insurance)

Which type of plan should I choose? ⓘ

2 Find plans

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5 Answer the “help with costs” question

If you get Medicaid, Extra Help, or one of the other programs listed, click that one. If not, **1** click **I don’t get help from any of these programs**, then **2** click **Continue**.

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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.](#) ⓘ

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

2

6 Say yes to using drug costs

1 Click **Yes, include drug costs**. **2** Click **Continue**. This is how Medicare.gov figures out what *your* drugs will cost on each plan.

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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.

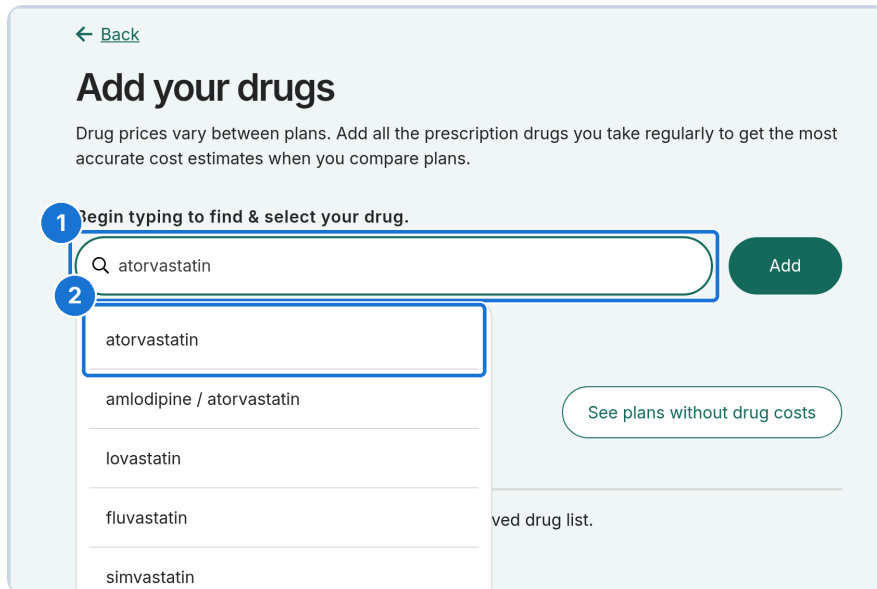
1 ☒ Yes, include drug costs

☐ No, don't include drug costs

2

7 Type your first drug and pick the exact match

1 Click in the search box and start typing the drug name from your bottle. 2 Click the exact name in the list that drops down. Check the spelling against your bottle.



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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.

1 Begin typing to find & select your drug.

2

Q atorvastatin

atorvastatin

amlodipine / atorvastatin

lovastatin

fluvastatin

simvastatin

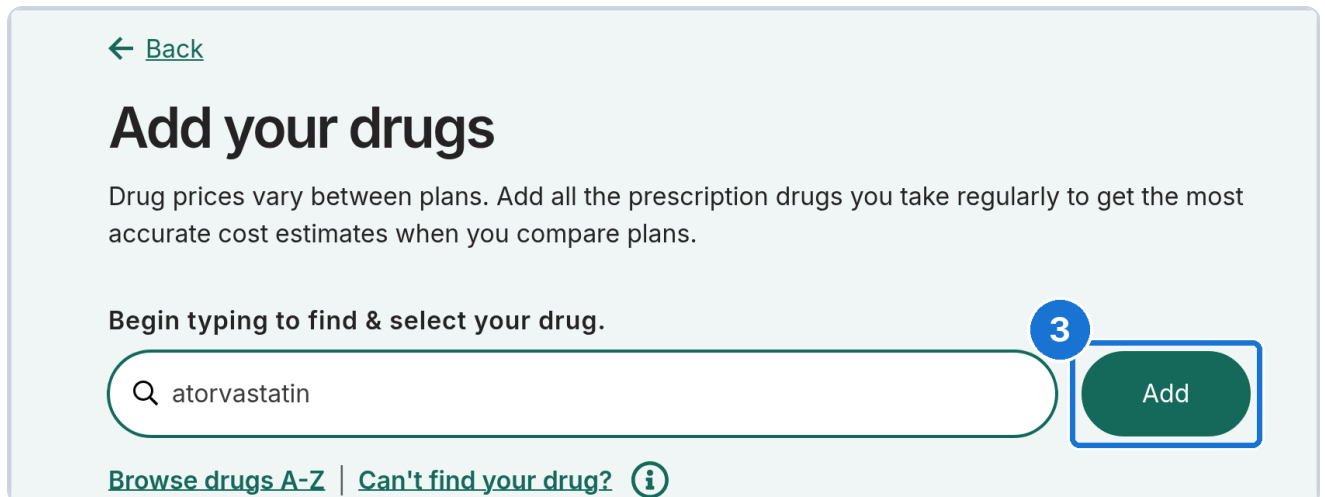
Add

See plans without drug costs

ved drug list.

8 Click "Add"

3 After the drug name shows in the box, click **Add**.



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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.

3

Q atorvastatin

Add

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

9 Enter the strength, quantity and how often

1 Pick the **dosage** (strength) on your label, such as 20mg tablet. 2 Enter the **quantity** you get each fill, such as 30. 3 Pick **how often** you refill it. 4 Click **Add to my drug list**.

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Add atorvastatin

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

1 **Dosage**
20mg tablet

2 **Quantity**
30

3 **Frequency**
Every month

4 **Add to my drug list**

10 Add every drug, then continue

1 Click **Add another drug** and repeat the last three steps for each prescription you take. 2 When every drug is on the list, click **Continue**.

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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.

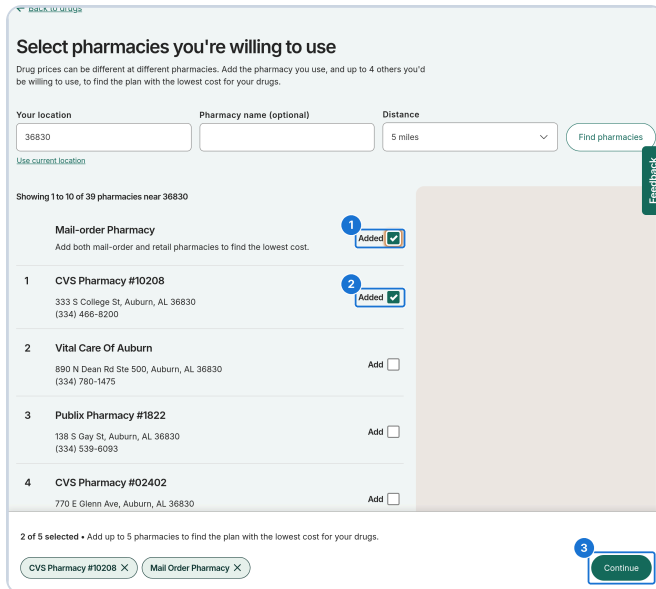
Atorvastatin 20mg tablet [Edit](#) [Remove](#)
Quantity 30 • Frequency Every month

1 **Add another drug**

2 **Continue**

11 Pick your pharmacies

1 Check the box for **Mail-order Pharmacy**. It is often a lower-cost option to compare. **2** Check the box next to the pharmacy you use now. You can pick up to 5. **3** Click **Continue** at the bottom of the screen.



Back to menu

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: 36830 Pharmacy name (optional): Distance: 5 miles Find pharmacies

Use current location

Showing 1 to 10 of 39 pharmacies near 36830

Mail-order Pharmacy
Add both mail-order and retail pharmacies to find the lowest cost. **1** Added ☒

1 CVS Pharmacy #10208
333 S College St, Auburn, AL 36830
(334) 466-8200 **2** Added ☒

2 Vital Care Of Auburn
890 N Dean Rd Ste 500, Auburn, AL 36830
(334) 780-1475 Add ☐

3 Publix Pharmacy #1822
139 S Gay St, Auburn, AL 36830
(334) 539-6093 Add ☐

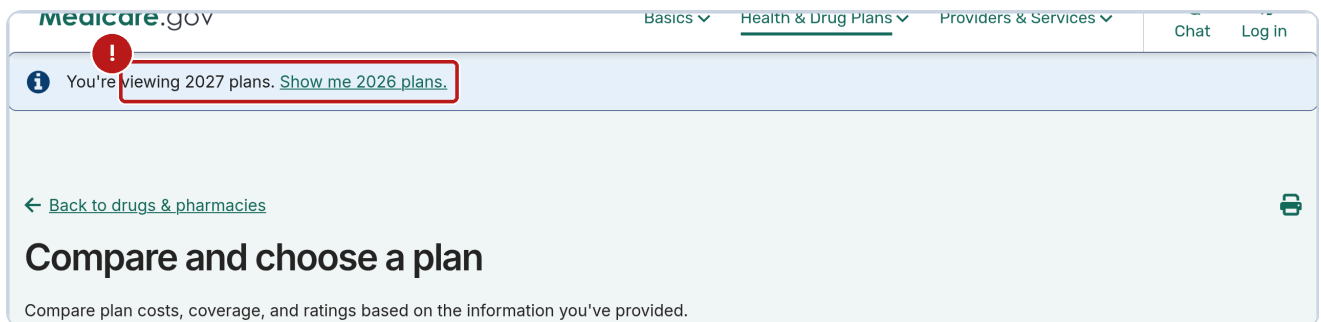
4 CVS Pharmacy #02402
770 E Glenn Ave, Auburn, AL 36830 Add ☐

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

CVS Pharmacy #10208 X Mail Order Pharmacy X **3** Continue

12 Don't miss: make sure you are looking at 2027 plans

At the top of the results, the blue bar should say **"You're viewing 2027 plans."** Do not click "Show me 2026 plans". Those are this year's plans, not next year's.



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

! You're viewing 2027 plans. Show me 2026 plans.

← Back to drugs & pharmacies

Compare and choose a plan

Compare plan costs, coverage, and ratings based on the information you've provided.

13 Compare the total yearly cost, not just the premium

1 Leave the sort set to **Lowest drug + premium cost**. 2 Check that the plan name ends in **(PDP)**, which means drug plan. 3 Look at **Total Drug & Premium Cost (for 2027)**. That is your estimate for the whole year. 4 Note the **star rating**. 5 The **Enroll** button is here too, but check the plan details first (next steps).

Compare and choose a plan

Compare plan costs, coverage, and ratings based on the information you've provided. Check plan details to learn more, or compare up to 3 plans side-by-side.

Prescription Drug Plans [Switch plan type](#) • Lee, AL [Change location](#)

Filter by: Insurance Carriers Star Ratings [View all filters](#)

Sort plans by **Lowest drug + premium cost** Showing 1 to 10 of 11 drug plans

Wellcare Value Script (PDP) Star rating: ★★★★★

Deductible: \$700.00 Drug deductible

Pharmacies: 1 of 1 of your selected retail pharmacies are in-network. [View your pharmacies](#)

Total Drug & Premium Cost (for 2027)

\$63.60 Retail pharmacy: Estimated total drug + premium cost

\$63.60 Mail-order pharmacy: Estimated total drug + premium cost

Drugs: [View drugs & their costs](#)

Monthly Premium: \$5.30 Includes: Only drug coverage

[See plan details](#) **Enroll** ☐ Add to compare

14 Open the plan details

Click **See plan details** on a plan you like. 2 **What you'll pay** shows the monthly premium and your estimated drug costs for 2027. 1 The **Enroll** button is at the top right when you are ready.

Wellcare

Wellcare Value Script (PDP)

- Plan type: Drug plan (Part D)
- Plan ID: S4802-147-0

[Plan website](#) • Non-members: [1-844-480-0700](#) • Members: [1-888-550-5252](#)

Enroll

What you'll pay

	Total monthly premium	Total retail pharmacy drug cost for 2027	Total mail order pharmacy drug cost for 2027
	\$5.30	\$0.00	\$0.00
		Estimated using your lowest price saved retail pharmacy	Estimated using your saved mail order pharmacy
		Covers 1 of 1 saved drugs View drug coverage	Covers 1 of 1 saved drugs View drug coverage

[Feedback](#)

15 Check the estimated drug + premium cost

Scroll down to **Drug Coverage**. **1** Find **Estimated Drug + Premium Cost**. **2** The **total for 2027** is shown for each pharmacy you picked. Compare this number between plans.

Total estimated drug cost for 2027	\$0.00	\$0.00
1 ESTIMATED DRUG + PREMIUM COST		
	CVS Pharmacy #10208 ✓ Preferred	Mail Order Pharmacy ✓ Preferred
2 Total estimated drug + premium cost for 2027	\$63.60	\$63.60
When you'll meet your deductible	You won't meet your deductible in 2027	You won't meet your deductible in 2027

16 Check for drug restrictions

Click **View more drug coverage**, then scroll to **1 Other Drug Information**. **2** For each drug, look for a "Yes" under **Prior authorization**, **Quantity limits** or **Step therapy**. A "Yes" means the plan has extra rules for that drug.

Select Care Drugs		\$11.00 copay	\$0 copay		
1 OTHER DRUG INFORMATION					
		Tier	Prior authorization	Quantity limits	Step therapy
2 Atorvastatin 20mg tablet		Tier 1	—	<u>Yes</u>	—

17 Check the star rating

Scroll to **Star Ratings**. **1** The **Overall star rating** (1 to 5 stars) is Medicare's quality score for the plan.

Star Ratings

+ Expand All Ratings

1

Overall star rating

Overall rating is based on the categories below

★

★

★

☆

☆

18 Enroll: click "Join Plan"

When you have chosen a plan, click **Enroll**. A box opens showing the plan name and plan ID for 2027. Make sure it is the plan you want, then **1** click **Join Plan**.

The screenshot shows a modal window on the Medicare.gov website. The window title is "For 2027, you're joining:". Below this, it displays "Wellcare Value Script (PDP)" and "Plan ID: S4802-147-0". A section titled "Be ready to provide:" lists three 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". Below the list is a lock icon and the text "Your information is strictly confidential, secure, and used to process your enrollment." At the bottom, there are two buttons: "Cancel" and "Join Plan". A blue circle with the number "1" is placed over the "Join Plan" button.

19 Fill in the application screens

Medicare.gov walks you through a short application (about 7 screens). **1** Start by typing the **Medicare Number** from your red, white and blue card. Then follow each screen: your name, date of birth, address, how to pay your premium, and the plan terms. Review everything and submit.

The screenshot shows the "Step 1 of 7" screen titled "Your Medicare information". It displays "For 2027, you're joining: Wellcare Value Script (PDP)" and "Plan ID: S4802-147-0". Below this, it says "Plan Includes: Only drug coverage". A note states "All fields required unless marked optional." The "Medicare Number" field is highlighted with a blue border and a blue circle with the number "1" next to it. Below the field is a link that says "Where can I find my Medicare Number? (i)". At the bottom, there is a section titled "Important information:". On the right side of the screen, there is a vertical green button labeled "Feedback".

20 Save your confirmation number

After you submit, Medicare.gov shows a confirmation page with a **confirmation number**. Write it down, print the page, or take a picture of it with your phone. It is your record that you enrolled. Your new plan will mail you a welcome letter and member card. (We did not submit a real application, so this screen is not pictured.)

If your current plan is still the best fit

If your current drug plan continues in 2027 and still comes out lowest for your drugs, you usually do not need to do anything. It renews on its own. Check the Annual Notice of Change letter from your plan to be sure your plan is not ending.

Option 2: Call 1-800-MEDICARE

Prefer the phone? Medicare's representatives can walk you through comparing drug plans and can enroll you over the phone.

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048 · 24 hours a day, 7 days a week (except some federal holidays)

Contact Medicare

Need help beyond what's on Medicare.gov?

You can talk or live chat with a real person, 24 hours a day, 7 days a week (except some federal holidays.)



1-800-MEDICARE ([1-800-633-4227](tel:1-800-633-4227))

TTY users can call [1-877-486-2048](tel:1-877-486-2048)



Start a live chat

If you have an account, [log in before you start your chat.](#)

Real Medicare.gov "Contact Medicare" page ([medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone)), captured Oct. 22, 2026.

Have these in front of you when you call

- ☐ Your **Medicare card**
- ☐ Your **medication list** with each drug's name, strength and how often you take it
- ☐ Your **pharmacy** name and location
- ☐ Pen and paper for the plan name and your **confirmation number**

Tip: Calls can take longer in late November and early December. Calling early in the season may mean a shorter wait.

Good to know

- You do not need to cancel your old drug plan. Joining a new one ends the old one.
- If you are in a Medicare Advantage plan, joining a stand-alone drug plan can end your Advantage plan. Talk with someone before you do.
- After you enroll, you may get sales calls about switching to a different kind of plan. You do not have to take those calls.

Want a second set of eyes?

Dalton Insurance Agency can review your options with you before you decide.

Call (334) 489-3624

Dalton Insurance Agency · dalton-insuranceagency.com

We do not offer every plan available in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

Alabama SHIP (Alabama Department of Senior Services): 1-800-243-5463.

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