



Prescription Drug Plans for 2026

I have a Medicare stand-alone Prescription Drug Plan. Is it the best plan for me in 2026?

This depends. Questions you will need to answer include:

Are you taking more than 1 or 2 generic medications regularly? If yes, you should check your pricing at [Medicare.gov's](https://www.medicare.gov) Planfinder web site. Plans can and do drop drugs from their formularies each year or change what tier they're in, as well as change their pricing. Some plans are raising premiums significantly for next year as well. Your pharmacy may also not be in the plan's network for next year. It's always worth checking to avoid sticker shock. Most people will be locked into their current plan for all of 2026 if they don't change by Dec. 7, 2025.

Are you happy with the current plan's customer service? Is it easy to get new prescriptions approved and filled?

Here are some of the highlights for 2026.

There is an annual out of pocket limit on copays of \$2100! The previous coverage phases have changed and there is no coverage gap (donut hole).

Two plans by Anthem are terminating for 2026. Members will have no Part D coverage until they enroll in a new plan. They will have extra time to enroll in a new plan.

Members of CIGNA Extra Rx and Wellcare Medicare Rx Value Plus are being transferred to different plans which may cost more overall or may not include your drugs.

Members have no special rights and must change by Dec. 7, 2025.

You can change to a different plan between October 15th and December 7th. Coverage will start January 1st. Just show your new card to the pharmacy in January. No need to transfer prescriptions unless you use mail order.

Find out more at [cchicap.org](https://www.cchicap.org)

We have detailed instructions on how to establish an account at Medicare.gov. Then, you can do your own search for the lowest cost plan for your medications for the entire 2026 plan year. **But you must act by December 7, 2025, or you will stay in your current plan with no option to change until the Fall of 2026.**

Or you can provide us with your medication list, and we can assist you in deciding about changing your prescription plan for next year.

Contra Costa Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: 925-655-1393, (800) 510-2020 or (800) 434-0222

Visit: www.cchicap.org then 'Contact Us' Email: ehsdhicap@ehsd.cccounty.us



This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.