

Prescription Drug Plans for 2027



Is my Medicare prescription drug plan still the best choice for 2027?

Review your current plan's 2027 premium, deductible, drug list, pharmacy network, and total annual cost before deciding whether to keep it. Compare plans during Medicare's annual enrollment period, 10/15/26 to 12/07/27. Any change will take effect January 1, 2027.

Start by answering these questions:

Do you regularly take more than one or two generic medications? If so, compare your estimated costs using the [Medicare.gov Plan Finder](https://www.medicare.gov/planfinder). Plans may change their formularies, move drugs to different tiers, change prices, or remove pharmacies from their networks each year. Premiums may also increase significantly. Checking these details can help you avoid unexpected costs. If you do not change plans by December 7, 2026, you will generally remain in your current plan for 2027.

Two Plans are leaving and you may not have coverage in January

Aetna SilverScript Choice and HealthSpring Extra Rx are terminating for 2027. Members must enroll in a new plan to maintain Part D coverage and will have additional time to do so. HealthSpring Assurance is not terminating; its plan number has changed, and members will continue in that plan for 2027.

Most plans have increased their premiums, deductibles, and coinsurance amounts. You can change to a different plan between October 15 and December 7, 2026, and your new coverage will begin January 1, 2027. Show your new plan card to the pharmacy in January. You do not need to transfer prescriptions unless you use mail-order.

Get help comparing your options

We provide detailed instructions at cchicap.org for creating a Medicare.gov account. There you can compare the total cost of plans that cover your medications for the 2027 plan year. **You must act by December 7, 2026, or you will generally remain in your current plan and may not have another opportunity to change plans until fall 2027.**

You may also provide us with your medication list, and we can help you decide whether to change your prescription drug plan for 2027.

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**
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Visit: cchicap.org then 'Contact Us' Email: ehsdhicap@ehsd.cccounty.us



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