How to Compare Medicare Plans

Tips for Medicare Open Enrollment 2027

MCT2D
MICHIGAN COLLABORATIVE FOR TYPE 2 DIABETES

Open Enrollment runs October 15 – December 7, 2026. Plan changes you make take effect January 1, 2027.

Compare plans side by side at Medicare.gov

Go to www.medicare.gov/plan-compare or scan the QR code with your phone camera, then follow the steps below.

1. Select **2027** as the plan year and enter your **ZIP code**. Click "Continue."
2. Choose **Medicare Advantage Plan (Part C)** or **Medicare drug plan (Part D)**. Click "Find Plans."
   Note: Medigap (Medicare Supplement Insurance) does NOT include prescription drug coverage.
3. **Answer the question about whether you get help with your Medicare health or drug costs.** If you do NOT get help from any of these programs, scroll to the bottom and select "I don't get help from any of these programs." Then click "Continue."
4. Click **"Yes"** when asked if you want to see drug costs when you compare plans.
5. Enter all of your **prescription drugs**, including dosage, package size, and how many you get each month. Click "Add to My Drug List."
   Trulicity and Mounjaro: choose the dosage as it appears on your prescription label. Ozempic and liraglutide: use the tables below (based on a 30-day supply).

OZEMPIC

If you take…	Select Dosage…
0.25 mg or 0.5 mg	2 mg/3 mL
1 mg	4 mg/3 mL
2 mg	8 mg/3 mL

Example on Medicare.gov — Dosage

2mg/3ml solution pen injector

LIRAGLUTIDE (generic Victoza)

If you take…	Select Package…
1.2 mg	Pack of 2
1.8 mg	Pack of 3

Example on Medicare.gov — Package

3ml pen (sold in pack of 3)

6. When you are ready, click "Done Adding Drugs" and choose your **preferred pharmacies** on the next screen. You can use the "Filters" button to set a maximum distance, then click "Apply."
7. Add your **provider** (your primary care doctor) by typing their first and last name in the search box. Select your provider from the results and click "Add Provider."
8. **Review the plan options available in your area.** You can select up to 3 plans to compare side by side by clicking "Add to compare."

Want free, one-on-one help? Call Michigan SHIP at **1-800-803-7174**. More help options are on the back of this page.

About the Medicare Prescription Payment Plan

What is it?

- Lets you spread your out-of-pocket prescription drug costs into monthly payments over the calendar year, up until your annual maximum is met.
- Does NOT lower your medication costs or change your drug coverage. There are no fees or interest to participate.
- You still pay your monthly plan premium separately.

$2,400 **In 2027, this is the most you will pay out of pocket for covered Part D drugs for the year**, whether or not you use the payment plan.

How does it work?

1. **Opt in:** Contact your Medicare drug plan to sign up. You can join before the plan year starts or anytime during the year.
2. **Pick up medications:** Once enrolled, you pick up your meds at the pharmacy at no charge and will be billed later.
3. **Get a monthly bill:** Your Medicare drug plan sends you a bill for the medications you picked up at the pharmacy.
4. **Make monthly payments:** Monthly amounts may vary. Costs are spread across the remaining months of the calendar year.
5. **Opt out anytime:** Contact your plan to stop participating. You are still responsible for any remaining balance at that time, and will be sent a bill after opting out.

Important to know

- The Prescription Payment Plan is most helpful for people with high prescription costs ***early*** in the year.
- It may be less helpful for people with low drug costs or those who join late in the year.
- **If your plan has a prescription deductible:** It is not spread out in the 12-month payments. It must be met in the first payment.
- **Already enrolled?** If you stay in the same plan, you will be automatically re-enrolled for 2027 unless you opt out.
- **Switching plans?** You must sign up again with your new plan.
- Learn more at **www.medicare.gov/prescription-payment-plan**.

Still have questions? Get free help.

Talk with a Medicare navigator — free

Michigan's State Health Insurance Assistance Program (SHIP) offers free, unbiased help. **Call 1-800-803-7174** and follow the prompts for Medicare assistance. The person on the phone can schedule an appointment with a trained Medicare navigator in your area, usually by phone, video, or in person.

SHIP
State Health Insurance Assistance Program
Navigating Medicare

Medicare
1-800-MEDICARE (1-800-633-4227)
TTY: 1-877-486-2048 · Available 24/7

AARP
General Medicare information:
www.aarp.org/medicare