



CHIPEWA COUNTY

Human Services

Empowering people to help themselves.

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Important Medicare Part D (Drug Plan) Changes for 2026

You may have received a letter from your Medicare Part D drug plan saying you are being **“crosswalked”** to a new plan, or that your drug plan is **ending**.

What does “crosswalk” mean?

It means your current Part D plan will automatically move you into a new plan for 2026. You won’t lose drug coverage. You can stay in that new plan, or you can choose a different one during **Medicare’s Open Enrollment Period (October 15 – December 7)**. It’s always a good idea to review your plan each year to make sure:

- Your prescriptions are still covered (on the plan’s *formulary*), and
- Your pharmacy is still in the plan’s network.

If your Part D plan is ending (terminating):

You must choose a new plan before **December 31, 2025** to have drug coverage starting January 1, 2026. If you don’t enroll by then, you’ll have until the **end of February 2026** to pick a plan — but your new plan won’t start until the **first day of the next month** (for example, if you enroll in January, coverage starts February 1). That means you could go without coverage for a month.

You can also look into **SeniorCare** or **VA drug benefits**, which count as *creditable coverage* (meaning they’re as good as or better than Medicare drug coverage).

If you don’t enroll in a Part D plan or have other creditable coverage by the end of February, you’ll owe a **late enrollment penalty** if you sign up later.

Help and How to Find Drug Coverage

- Part D Helpline 1-855-677-2783
- SeniorCare Hotline 1-800-657-2038 or find information at www.dhs.wisconsin.gov/seniorcare
- Chippewa County Veterans Service Office (VA drug coverage) 715-726-7990
- Enclosed are instructions for comparing Medicare plans

Sincerely,
Aging and Disability Resource Center of Chippewa County

Ways to compare and change your plan 24/7:



**Call 1-800-MEDICARE
(1-800-633-4227)**
Or contact plans directly



**Go online to Medicare's
Plan Finder tool**
www.Medicare.gov/plan-compare.

Why It's Important Not to Skip Comparing Plans

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be “locked in” the plan for the entire calendar year.

How to Compare Plans

If you're comparing coverage yourself (or with the help of a trusted family or friend), you can do it by **calling 1-800-Medicare (1-800-633-4227)** or **online at www.medicare.gov**. See the next pages for self-help instructions for both methods.

Important Note: After you find a plan that you're interested in, we HIGHLY encourage you to call the plan directly to confirm the information is accurate before you enroll with the plan, which you can do in the same phone call. Unfortunately, the online PlanFinder, and the information that 1-800-Medicare agents have, is subject to errors so it's always best to confirm directly with the plan itself when making such an important decision.

Keep Track of Deadlines – Put on Your Calendar

- October 15.....Open Enrollment starts
- December 7Open Enrollment ends / **last day to make a switch**
- January 1The plan you choose will go into effect

Know Where to Turn for Help

If you end up needing additional help after trying on your own, here's some other Helplines:

- Medicare1-800-633-4227 (open 24/7)
- Medigap Helpline1-800-242-1060
- Part D Helpline1-855-677-2783
- ADRC of Chippewa County1-715-726-7777 (limited availability)



Compare Coverage by Phone – Step by Step Instructions

1. Gather these items:

- Medicare card
- List of prescription drugs (the name, dosage, quantity)
- Preferred pharmacy names/zip codes
- Paper and pencil - for taking notes

2. Prepare for the call

- Write down the current date and time of the phone call:

Date: _____ Time: _____

- Call Medicare at 1-800-633-4227

- Rep's name/Call Reference #: _____

3. Say what you're looking for:

- Part D (drug coverage only), or
- Advantage Plan (bundles health and drug coverage)

4. Review & Compare Plans

- Look at plans from **lowest yearly cost** to highest

- Ask for the "**Plan Details**" to compare:

	Plan 1 name:	Plan 2 name:
Premium & deductible		
Drug costs (monthly/yearly)		
Pharmacy network status		
Drug restrictions		
All drugs covered?		
Drug copays?		

5. Verify with the Plan – Not required but **HIGHLY encouraged**

- Ask Medicare to transfer you to the plan
- Confirm cost details are accurate
- Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?

6. Enroll in Your Chosen Plan

- Ask to enroll over the phone
- Write confirmation #: _____



Compare Coverage Online - Step by Step Instructions

Read back page for tips!

①. Go to the Website

- Open your browser and type: www.Medicare.gov

②. Log In, Create an Account, or General Search

- Click "Log In" if you already have a Medicare account
- OR click "Create Account" and enter:
- Medicare number & Part A start date
 - Name, date of birth, ZIP code, email (required)
 - Choose username, password, and a secret question
- OR click "Find Plans Now" for a General Search, but nothing will be saved, including your medication list

Scan the code below with your phone's camera, click the pop-up, and watch a tutorial!



www.youtube.com/watch?v=8bLdJoPRiBo

③. Start Your Plan Search

- From your homepage, click "Find Plans Now"
- Enter your ZIP code and coverage type

④. Add Your Medications

- Type the name of each prescription drug
- Add dosage, quantity, and how often you take it
- Click "Done Adding Drugs"

⑤. Choose Your Pharmacies

- Select up to 5 pharmacies to see best pricing (include mail order if you want)
- Click "Done"

⑥. Review & Compare Plans

- Look at plans from **lowest yearly cost** to highest
- Check the box to compare plans side-by-side
- Click "Plan Details" to check:
- Premiums & deductibles
 - Monthly/yearly drug costs
 - Pharmacy network status
 - Drug restrictions & coverage phases

⑦. Call and verify with the Plan – Not required but **HIGHLY encouraged**

- Phone number is on the top of the Plan Details page for the plan you're interested in
- Confirm PlanFinder cost details are accurate with the representative on the phone
- Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?
- If the plan's information matches the Planfinder data, you can enroll over the phone

⑧. If you want to enroll online with the Planfinder Tool on Medicare.gov:

- Click "Enroll" and fill out your information
- Print or save your confirmation



ADRC's tips for using www.medicare.gov to find a plan

- ✓ Be sure to update all your medications before running the Planfinder to check Part D or Part C/Advantage plans.
- ✓ Select up to 5 pharmacies to get the best pricing.
- ✓ The Part D or Part C/Advantage plans will be listed in order of most cost-effective plans.
- ✓ The drug pricing on Medicare.gov's website/Planfinder is an estimate. Drug prices can and do fluctuate throughout the year but the Planfinder is the best way to be able to compare plans.
- ✓ It is highly advisable to call the Part D or Part C/Advantage plan that is coming up as the best plan for the next year to verify the costs of all your medications at the pharmacy of your choice. If you are in a Part C/Advantage Plan, you also would want to verify the following with the plan: Are my providers in network? Are there prior authorizations needed? Are referrals to see specialists needed? What are the extra benefits: Over the Counter medications, dental, vision, hearing, gym memberships, etc. There is always a non-member number listed for each plan on your Planfinder results.
- ✓ Open enrollment runs from Oct. 15-Dec. 7. So if you do want to change to a different Part D or Part C / Advantage Plan, you would need to do this before Dec. 7. It is best to not run the Planfinder that first week as there are often errors/glitches with it. You can enroll into a new Part D or Part C/Advantage plan by calling the plan, enrolling online on the medicare.gov website, or by calling 1-800-Medicare which is open 24/7.
- ✓ If the Planfinder results show that your current plan is also the most cost-effective plan, it is still highly advisable to call the plan directly to verify Planfinder results. Your current plan will continue for the next year if other coverage isn't selected.