Medicare.gov Plan Finder & MAPD (Medicare Advantage with Part D drug coverage) / Part D (drug coverage only) Enrollment Guide

Before You Begin
Have your Medicare card, medication list, preferred pharmacies, and doctor/provider list available.

Step 1: Visit Medicare.gov
Go to Medicare.gov and select Find Health & Drug Plans.

Step 2: Enter Your Information
Log in to your Medicare account or continue as a guest. Enter your ZIP code and Medicare information if available.

Step 3: Enter Your Prescription Drugs
Add each medication you take so Medicare can estimate your annual drug costs.

Step 4: Select Pharmacies
Choose your preferred pharmacies. Costs may vary by pharmacy.

Step 5: Compare Plans
Select whether you'd like to see MAPD or Part D plans. Review premiums, provider networks, prescription coverage, maximum out-of-pocket costs, and extra benefits. If you'd like an MAPD plan, review apples-to-apples comparison provided to you before selecting your plan.

Step 6: Enroll
Enroll through Medicare.gov, the insurance company, or 1-800-MEDICARE. Save your confirmation number.

MAPD Plan Types at a Glance

Plan Type	Need a Primary Care Doctor?	Referral Needed?	Out-of-Network Coverage?
HMO	Yes	Usually	No (except emergencies)
HMO-POS	Yes	Usually	Yes, higher cost
PPO	No	No	Yes

Important Dates
If your current Medicare Advantage plan is ending, you should select new coverage by December 31, 2026 to help ensure continuous coverage beginning January 1, 2027. Because your plan is being terminated, you may have a Special Enrollment Period through February 28, 2027 if you wish to make another change after January 1.