



SOVEREIGN
— **SENIORS LLC** —

2026/2027
MEDICARE.GOV
TIP SHEET

PRESENTED BY:
TRACY THOMAS
SARA SANDEFUR
MICHELLE WILLAN

MEDICARE.GOV ACCOUNT SETUP & LOGIN

1. Search for Medicare.gov

- Select **Find Health and Drug Plan**.
- Click **Create an Account**.

Find the plan that works for you

Already have Medicare Part A and/or Part B? Enter your ZIP code and choose the type of plan (health, drug, or supplement) you want to find.

[First time joining a Medicare health or drug plan?](#)



Find Medicare health & drug plans

Save time by logging in

- Get a summary of your current coverage
- Find your health & drug plans & pharmacies to compare plan costs

[Create account](#) [Log in](#)

Don't have a Medicare account?

You'll need to answer a few questions before we show you plans. These questions help us give you better cost estimates, but won't change which plans you see.

What's your ZIP code?
Select the county you live in.

40299

[Continue](#)

☐ Bullitt, KY ☐ Jefferson, KY

Welcome to Medicare

[Get started with Medicare](#)

[Talk to someone](#) →



Quick tasks

[Log in/create account](#)

[Find health & drug plans](#) →

[Find care providers](#) →

[Pay your premium](#) →

[Report fraud](#) →

[Replace your card](#) →

2. Enter Your Medicare Information

- Enter your Medicare Number exactly as shown on your card.
- Enter your Part A coverage start date (format: MM/YYYY).
- Don't have a card? Select **I don't have a Medicare card** for help getting your number.
- Click **Next**.

Create an account

Step 1 of 3

Enter your Medicare information

To get started, you'll need your red, white, and blue Medicare card.

[I don't have a Medicare card](#)

Enter your Medicare Number and coverage start date



MEDICARE NUMBER

PART A COVERAGE START DATE

Use the format MM/YYYY

MONTH / YEAR
 /

Don't have Part A?

[Get other options](#)

By giving us your personal information, you understand and agree with the Medicare.gov [Privacy Act Statement](#)

[Cancel](#) [Next](#)

3. Enter Your Information

- If you receive a security notice, click **OK**.
- Enter your last name.
- Enter your date of birth (format: MM/DD/YYYY).
- Enter your zip code.
- Enter and confirm your email address — it must be unique to your account.
- Check the box to confirm your information is correct.
- Click **Next**.

Create an account
Step 2 of 3
Enter your information
All fields required.

LAST NAME SURVEY

DATE OF BIRTH
Use the format MM/DD/YYYY
MONTH DAY YEAR

ZIP CODE OR CITY

Each Medicare account needs a unique email address.
Don't use an email address you share with someone else to create your Medicare account.

EMAIL ADDRESS

CONFIRM EMAIL ADDRESS

Agree to the statement below
☐ By checking this box, you certify that the information listed is true and complete to the best of your knowledge.

4. Set Up Your Account

- Create a username (8–30 characters, at least 4 letters, no spaces).
- Create a password (8–16 characters, with at least 1 letter, 1 number, and 1 symbol).
- Confirm your password.
- Select a security question and enter your answer.
- Write down your username/password so you can remember it!
- Click **Create Account**.

Create an account
Step 3 of 3
Set up your account
All fields required.

Create Username
Your username can be for your email address, but can't be your Social Security Number or your password.

USERNAME
• Must be 8–30 characters, with at least 4 letters, and no spaces
• Can only use these symbols: @ ! ~ - _ . (but not as the first or last character)
• Can't include your Medicare Number

CONFIRM USERNAME

Create Password
Your password can't be your username, Social Security Number, or a password you've used before.

PASSWORD
• Must be 8–16 characters long
• Must have at least 1 letter, 1 number, and 1 of these symbols: @ ! ~ - _ . (but not as the first or last character)
• Can't include your Medicare Number

CONFIRM PASSWORD

Secure your account

SECRET QUESTION
Select question

SECRET ANSWER

5. Choose How to Get Your Code

- Select text message, email, or phone call to receive your security code.
- Click **Continue**.

Set up 2-step verification

Get a unique security code each time you log into your account. This makes it harder for someone to get into your account, even if they get your password.
[Learn more about 2-step verification](#)

Select how you want to get your security codes

You can add another method or change how you get your codes later.

- ☐ Text message
☐ Email address
☐ Phone call

6. Enter Your 6-Digit Code

- Check your phone, email, or incoming call for the code.
- Enter the 6-digit security code.
- Click **Confirm**, then **Log In**.

Set up 2-step verification

✔ We sent you a text with your code.
Check 800-898-0899 for the security code we texted you. It may take a few minutes to get the text message.

Enter your security code

SECURITY CODE

❗ Enter the 6-digit code.

You can get another code in 30 seconds.

Get new code

7. Logging In

- Select the box with Medicare.gov.
- Enter your username, then click **Continue**.
- Enter your password, then click **Login**.
- You're in — you can now access Medicare.gov and your Health & Drug Plans.

Log in to (or create) your Medicare account

Once you have Medicare, you can use any of these free and secure identity verification services to log in to or create your Medicare account. [Learn about the new options.](#)

Each Medicare account needs a unique email address. Don't use an email address you share with someone else to create your Medicare account.

ID.me
Trusted and used by federal services like IRS.gov and Social Security.

CLEAR
Trusted and used by airports and health systems.

Login.gov
Trusted and used by the VA, Social Security, and Global Entry.

Medicare
Medicare.gov
If you've already created a Medicare account, you can log in with your username and password.



Log in

Username

XXXXXXXXXX

PASSWORD

XXXXXXXXXX [Show](#)

[Forgot your username or password?](#)

Log in

Back

ENTERING YOUR DRUG LIST

- Once logged into the site, select **Health & Drug Plans** from the menu near the top.
- In the sub-menu, click **Find Health & Drug Plans**.
- Two ways to modify drugs on your list:
 1. **Add Recently Filled Drugs** — select medications you've filled in the last year. Only select the drugs that you currently and regularly take.
 2. **Edit My Drug List**
 - You can **Remove drugs** you no longer take, and **Edit drugs** to change the dosage, quantity, or frequency.
 - You can **Add Another Drug** — type the drug name, select it, check the dosage, quantity, and frequency, then click **Add to my drug list**.
 - *It's best to enter your "quantity" as the number of pills you take in 30 days and your "frequency" as monthly. This will prove beneficial when you compare drug plan options.*
 - *When adding drugs, it will default to the most popular dose, quantity, and frequency — make sure you enter the correct information for you!*
 - Once your drug list is complete, click **Done adding drugs**.

IMPORTANT ITEMS TO NOTE WHEN ENTERING DRUGS

The goal is to get as accurate a pricing estimate as we can. To do that, details matter! Please closely follow these important notes.

- **Dosage:** Enter the precise dosage of your medication (e.g., 88 mcg).
- **Quantity:** Input quantity for each refill (e.g., 30/60/90).
- **Frequency:** how often do you get this filled.
 - Regular medications — enter as every month or 3 months. **DO NOT** use 2 months; it will not be calculated correctly.
 - If you get something filled only a few times a year, list it for 3 months, 6 months, or 12 months.
- **Form:** Make sure to select the correct form, like "tablet" or "capsule".
- **Generic vs. Brand:** The Plan Finder will often ask if you want to add the generic version (if available). Select the one that you actually take. Selecting the correct one (brand or generic) is crucial for accurate cost estimations.
 - Don't assume that the generic will be covered or cheaper.
- **Insulin Users:** Note if you use pens or vials. You need to know how many boxes of pens or bottles (vials) you use each month.
- **Inhalers:** There are two ways to enter inhalers —
 1. If you know the brand name, you can enter that — ProAir 8.5gm, Ventolin 18gm, Proventil 6.7gm. You can select the generic if you take that. The package will be auto-populated.
 2. You can enter the generic name but note the generic for all 3 inhalers is listed as Albuterol Sulfate hfa 108 (90 base). It will show as this:

The screenshot shows a dropdown menu titled "DOSAGE". The selected option is "Albuterol sulfate hfa 108 (90 Base)mcg/act aerosol solution", which is highlighted in green and has a checkmark. Below it, the text "Select a dosage" is visible. Other options in the list include "Albuterol sulfate hfa 108 (90 Base)mcg/act aerosol solution" and "Albuterol sulfate hfa 108 (90 Base)mcg/act aerosol solution".

- You will note the package that populates each one is different. Be sure you select the correct one: 18gm – Ventolin, 8.5gm – ProAir, 6.7gm – Proventil.
- Compound Drugs, over the counter (OTC) drugs, and vitamins & supplements are **NOT** covered by Medicare. Please do not include them.
- Drugs administered in a medical office setting are covered under your MEDICAL (Part B) coverage, so you will not enter them on your drug list. This includes allergy shots, chemotherapy, and injectable drugs for RA or osteoporosis.
- If you know you are going to start a medication in the next year, you can list it to see if it will be covered in your plan.

ENTERING YOUR PHARMACY

- Click **Add a Pharmacy**. You'll be prompted to select your preferred pharmacies, including mail-order options if you use them. You can add up to 5 pharmacies. Select the **Add** box next to the pharmacy listed.
 - If you use a pharmacy out of town, change the zip code in the location box to search for that pharmacy location.
- Click **Continue** and then **OK**.

FINDING A PLAN

- Once your pharmacy & drug list is complete, select **Find Plans Now** to review your estimated costs under different plans and compare details like premiums and deductibles.
- Select Medicare drug plan (Part D). Click **Find Plans**.
- **When Reviewing Plan Details:** Click **See Plan Details**.

- Check to make sure Pharmacy is in network and preferred:

✓ Preferred	In-network	✓ In-network	✗ Out-of-network
Mail-order Pharmacies		RUWE FAMILY PHARMACY	THE UROLOGY GROUP

- **Preferred** – In Network – Greatest savings.
- **In Network** – In network, but likely not the highest savings
- **Out of Network** – You pay all drug costs.

- Check to make sure all your prescriptions are covered by the plan:

Lantus 100unit/ml solution pen injector	\$1,546.26
Not Covered	
Levothyroxine sodium 50mcg tablet	\$25.45

- Check the price of the drug at each of the pharmacies from your list.
 - You can also see the Estimated total drug + Premium cost from each pharmacy.

- **We Recommend** viewing **more Drug Coverage** details to understand additional plan information:
 - Tier – medications on different “tiers” have different cost-sharing requirements; brand-name drugs, for example, have higher co-pays than generics.
 - Prior Authorization – the beneficiary's physician must obtain approval from the plan before it will cover the payment for a prescription medication.
 - Quantity limits – the plan places limits on the drug dosages or quantities it will cover.
 - Step therapy – requires a trial of a less expensive medication (and failure on it) before the plan will pay for a more expensive prescribed medication.

- Select up to 3 plans to compare side by side. Click **Add to Compare** to select a plan. Your selected plans show at the bottom tab. Click **Compare**.
- Your current plan will be listed at the top. We recommend sorting the remaining plans by lowest drug + premium cost.
- **When comparing side-by-side, we recommend:**
 - Check the **Total Drug & Premium Cost** for the year.
 - Make sure all your prescriptions are covered by the plan.
 - Check to make sure Pharmacy is in network and preferred.

ENROLLING IN A PLAN

- You can shop and review plans starting **10/1/26** but enroll in plans from **10/15/26 – 12/7/26**. Once you are satisfied with your plan, select the **Enroll** button.
 - Look for the 2027 Annual Enrollment Period (AEP) option.
 - Make note of your confirmation # at the end of the process.
 - You should receive a welcome packet 10–15 days after enrollment.
 - If you make a change to your plan for next year, your old plan will automatically end 12/31/26.
 - You can make changes to your plan until 12/7/26. The last application you submit will be the plan you get for 2027.

MISCELLANEOUS TIPS

- This sheet only reviews the process for Prescription Drug Plan (PDP) reviews — not for MAPD or Supplements.
- You can start comparing plans **10/1/26**. Applications are open from **10/15/26 – 12/7/26**.