

The Post Rock Connection
Post Rock Extension District #1 Family and Consumer Sciences Column
Month of October 2026
By Jamie Rathbun, Family and Community Wellness Agent

Q & A Concerning 2027 Medicare Part D Prescription Drug Plans

Medicare Open Enrollment is October 15 through December 7. Free, unbiased, and confidential assistance is available through the five K-State Extension Post Rock District offices.

Call now to schedule an appointment and review your options during Open Enrollment, 785-524-4432.

Appointments will be with Jamie Rathbun, Extension Agent and Senior Health Insurance Counseling for Kansas (SHICK) Counselor.

When coming to your appointment, please bring your cell phone, your Medicare card, and your prescription medications in their original bottles. You may also bring any recent letters you have received from Medicare or Social Security that you have questions about.

Now for the Frequently Asked Questions:

Q: I had a Part D Prescription Plan in 2026. Does my deductible start over in 2027?

A: Yes, the Part D drug deductible starts over every January. Your drug deductible in 2027 may be up to \$700, depending on your prescription drug plan. When you have met your deductible, your prescription plan will start paying its share toward your prescriptions. Some plans waive the deductible for generic medications.

Q: I met my 2026 out-of-pocket spending limit. Does that start over, too?

A: Yes, the Part D out-of-pocket cap starts over every January as well. The 2027 annual out-of-pocket cap is \$2,400. The out-of-pocket cap is the total amount a Medicare beneficiary can pay on covered medications, including deductibles, co-pays, and co-insurance. Premiums, uncovered medications, and GLP-1 Bridge costs do not count toward your out-of-pocket cap.

Q: I'm happy with my Part D Prescription Plan. Do I have to re-enroll?

A: If you are happy with your plan, have read all correspondence that has come from your prescription insurance company in order to know what your premium, deductible, co-payments, in-network pharmacies, and formulary (list of covered medications) are for 2027, and are still pleased with your plan, you do not need to do anything.

Occasionally, plans will no longer be offered, so you will have to actively re-enroll, or you may be cross-walked into a plan without any consideration of your prescriptions and pharmacy choice.

Even if you don't feel the need to do anything, I highly recommend reviewing your plan, as the previously mentioned factors can change, and a plan that worked well in 2026 may not be your best option for 2027.

Q: When will my coverage start?

A: If you enroll between October 15 and December 7, 2026, your coverage will begin January 1, 2027. This is an open enrollment period and the only time of the year that a Medicare beneficiary can change to a different prescription drug plan, unless they qualify for a special enrollment period.

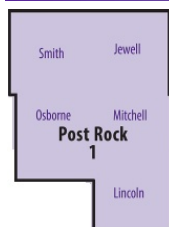
Q: Which plan should I choose?

A: Choosing a plan is a very individual decision that will need to be based on a few factors, including prescribed medications, pharmacy choice, cost, and convenience. Assistance is available to help you understand your options.

Q: Where is help available?

A: Unbiased assistance is available from a SHICK certified counselor (Senior Health Insurance Counseling for Kansas) in your area. Counseling is available at any of the five K-State Extension Post Rock District offices. Call today to schedule your appointment, 785-524-4432.

The Post Rock District of K-State Research and Extension serves Jewell, Lincoln, Mitchell, Osborne, and Smith Counties. Contact Jamie Rathbun at jrathbun@ksu.edu or by calling 785-524-4432. Stay connected with "Post Rock Extension" on Facebook, Twitter, Instagram, and YouTube. Our website is www.postrock.ksu.edu.



Post Rock Extension District #1

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