

2027 RX Plans (Part D)

REMINDER:

The government basically shut out the agents and we are only paid if we sell one of the extremely expensive plans. If we aren't paid it could endanger us being covered by our Errors and Omissions. Agents can't take that chance... plus, why work when not being paid?

However – if you have a Supplement with me, I will be happy to check on the RX you take and give you an opinion as a service to you.

- Email me your list of Rx and I will check for you

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National Overview:

There are only 3 plans under \$20 in every state I'm licensed in.

Wellcare has 2 plans under \$10. Then Humana or a local company will have another one.

A few states have 1 or 2 plans in the \$20-\$40 range.

Then there are 3+ plans over \$100 a month, some over \$200 a month! YIKES.

- These high priced plans must have 1 or 2 RX that are really expensive that they are good at.

Basic Fact: If all you take are general generics... any of the cheap plans work.

Wellcare – goes basically everywhere (national brands) BUT NOT Wal-Mart

Humana – goes basically everywhere (national brands)

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I looked at the most popular brands and generic RX in the government formulary

GENERICS – Wellcare and Walmart cheap plans are always best

Name Brands - The cheap plan from Wellcare OR Humana Walmart are always #1 / #2 with these:

Eliquis / Xarelto generic / Ozempic / Jardiance / Januvia / Pro Air

Xarelto name brand – not covered at all anymore

Januvia name brand is cheaper with Wellcare than the generic (only covered by Humana)

Wegovy- NOT covered

Albuterol – is a tier 3... but only costs around \$50.

Spiriva brand – NOT covered

Spiriva Generic (Tiotropium) – ONLY covered by Humana – about \$2000 for the year

Farxiga name brand – Wellcare best at about \$100 a month

Farxiga generic (Dapaglifron) – Humana ONLY at \$40 a month

To sign up:

WELLCARE 1-844-480-0700 // HUMANA – 877-529-9871 (make sure RX only – they push to sign up on their Advantage)

- Double check that your RX is covered when you call them.