

Weekly Insight
October 20, 2025

The Easiest Way to Review Dozens of Medicare Drug Plans

This Week's Focus

Stop guessing about your 2026 Medicare drug costs. Use Solution For Life's easy and secure Prescription Drug Plan (Medicare Part D) & Medicare Advantage (Medicare Part C) forms to lock in confident coverage for 2026.

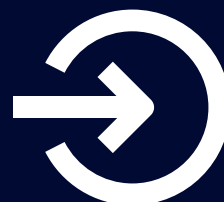
Enter your medications, pharmacies, and doctors + hospitals. The SFL team checks tiers and plan rules, prices at preferred pharmacies, confirms networks, and provides a clear recommendation that fits your actual needs.

Your window to change your Medicare Drug Plan is open NOW. Plan details are locked in December 7 and take effect January 1.

Content Overview



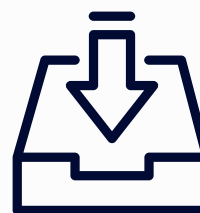
How to choose your path: PDP or Medicare Advantage



Enter meds, pharmacies; we price total yearly costs



For MA, add doctors and hospitals. We confirm networks



Submit now; Dec 7 deadline, Jan 1 start



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Why You Need to Review Every Year → *(and Why Now)*

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Medicare drug plans change every year. Formularies shift, tiers move, pharmacies change status, and Medicare Advantage networks update. A plan that fit last year can cost more or block access next year. If you feel unsure or have put this off, this page is for you.

What changes each year

- Drug lists and tiers: Your medication can move to a higher tier.
- Plan rules: Prior authorization, step therapy, and quantity limits update.
- Pharmacies: "Preferred" pricing can change by plan and by store.
- Costs: Premiums, deductibles, and copays reset.
- Networks (MA): Doctors and hospitals may move in or out.

Bottom line: Yesterday's "best plan" is not guaranteed to be best next year.

Pains we hear every fall

"My refill price spiked." • "My pharmacy is no longer preferred." • "My specialist is not in network now." • "I switched late and missed a better fit." • "I waited too long and felt rushed."

Why an annual review matters

A quick check can protect you from three things... **1:** Your doctors (if you are considering Medicare Advantage). **2:** Your medications at your pharmacies. **3:** Your budget for the full year ahead.

The fall change period runs Oct 15–Dec 7. Changes to plans take effect Jan 1. Act now so there is enough time to compare and approve confidently.

If you wait, you *may*: pay more for the same medications all year **and** run into rules that delay care or deny a refill **and** lose access to a preferred doctor or hospital (MA), **and** face a December scramble that makes you miss your final deadline.

The simple standard to follow every year

1. Re-price your actual medications at your actual pharmacies.
2. If exploring Medicare Advantage, re-verify your doctors and hospital by exact plan name and network.
3. Check plan rules for your drugs: prior authorization, step therapy, quantity limits.
4. Decide early and submit before Dec 7 for a clean Jan 1 start.



The *Easiest* Way to Review Medicare Drug Plans....

SFL Solutions
For Life

The secure SFL Medicare Drug Plan forms turn a complicated, high-stakes decision into a simple first step. You give us the right details. We compare every plan, explain the trade-offs, and help you file on time for a January 1 start.

Choose your path (2-4 minutes)

Option A — Prescription Drug Plan (Medicare Part D / PDP: drug plan only). Use if you are on Original Medicare (with or without Medigap) and only need drug coverage. **You provide:** Contact info + Medication list (name, dose, frequency) + Preferred pharmacies. **You get back:** A side-by-side plan comparison with total annual drug cost, notes on tiers and PA/ST/QL rules, and clear next steps to enroll.

CLICK
HERE

Start PDP Review: SolutionsForLifeKS.com/PDP

Option B — MA (Medicare Part C / Medicare Advantage: medical + drugs). Use if you want an all-in-one plan that includes medical and prescriptions. **You provide:** Contact info + Medication list + Pharmacies + Doctors + Preferred hospital. **You get back:** Confirmation of doctor/hospital in-network by exact plan name, your drug pricing and rules, MOOP clarity, and a clear “pick this plan” recommendation.

CLICK
HERE

Start MA Review: SolutionsForLifeKS.com/MA

What happens after you submit

SFL uses your provided information to compare all available options for you using your ZIP and meds list while pricing drugs at your preferred pharmacies and totals the annual cost. SFL will also flag prior authorization issues, step therapy, and quantity limits before they cause delays. *For MA inquires:* SFL will verify doctor/hospital acceptance for the specific plan and network. After thoroughly processing your provided information, we will provide you with a plain-English Medicare drug plan recommendation that is tailored to your unique needs. With your approval, we finalize your plan enrollment and file before Dec 7 so coverage confidently begins Jan 1.

Medicare plan reviews done by Solutions For Life (SFL) are free and are without pressure. You will NOT be enrolled into a Medicare Part C or D plan by submitting either of the SFL secure forms. Your information is stored securely and only used for Medicare reviews. SFL does not retain or hold onto any form entries after the Medicare Open Enrollment Period ends.



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