

Do your clients think cheaper means better?



You know the 2026 drug coverage changed. You need a cleaner way to explain why premium headlines are only part of the story.

Drug Plan Clarity Wins: The 2026 Part D Playbook for Agents



The Part D market got smaller and more important

Market Ledger

PART D ENROLLMENT

MARKET CONTRACTION

56.1M total Part D enrollees

31.4M
in MAPD



24.9M in
standalone
PDPs



Drug coverage is no longer separate from the broader Medicare Advantage decision.



Standalone
PDPs fell
from 464
to 360

Lower premium, different risk

Market Ledger

DIAGNOSTIC COMPARISON

ANESTHETIC COMPARISON

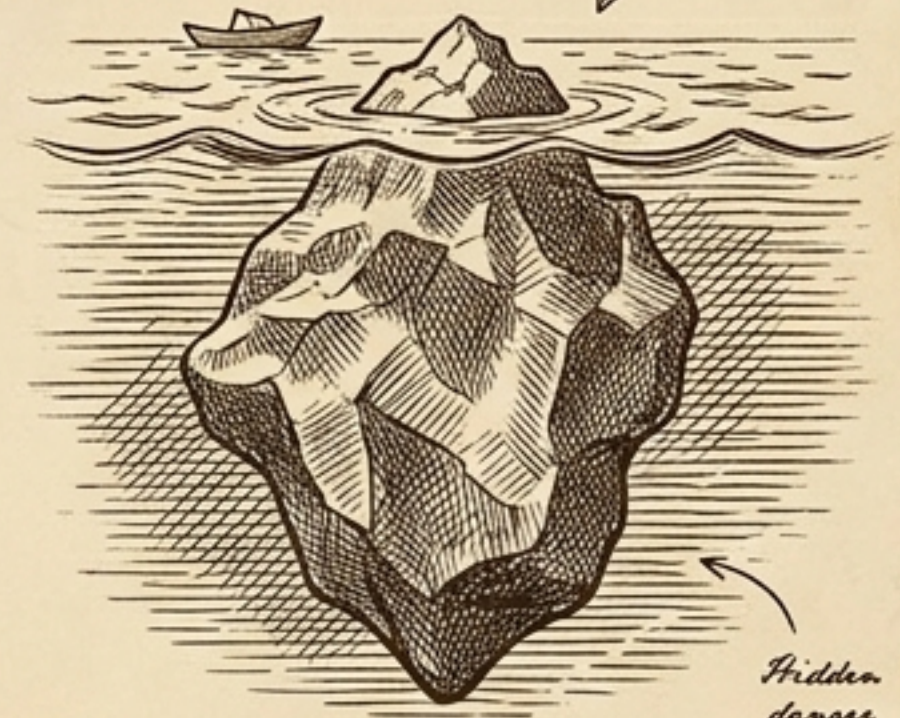
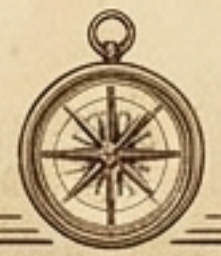


Vintage copperplate engraved American silver dollar.

Copperplate engraved American silver dollar

Copperplate engraved coin

Many PDP premiums dropped.



Hidden danger is twice

Hidden danger

But plan choice narrowed.



Drug coverage needs to be reviewed in full context to apothecary.

Dried herbs.

Drug coverage needs to be reviewed in full context.



CMS keeps redesigning the experience

Official Decree

April 2026

CY 2027 MA and Part D rule finalized.

Ongoing

Enrollment processes and quality measures continue to evolve.

The Impact

Part D redesign changed how out-of-pocket exposure works.

The IRA-Driven Part D redesign maintains the elimination of the coverage gap and keeps the annual out-of-pocket cap at \$2,100 for 2026.

What every review should cover



Drugs and dosage

Preferred pharmacy

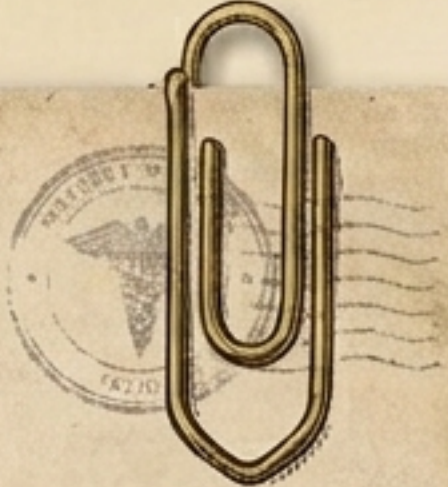


Overall plan fit

Premium vs total yearly cost



What to say word for word

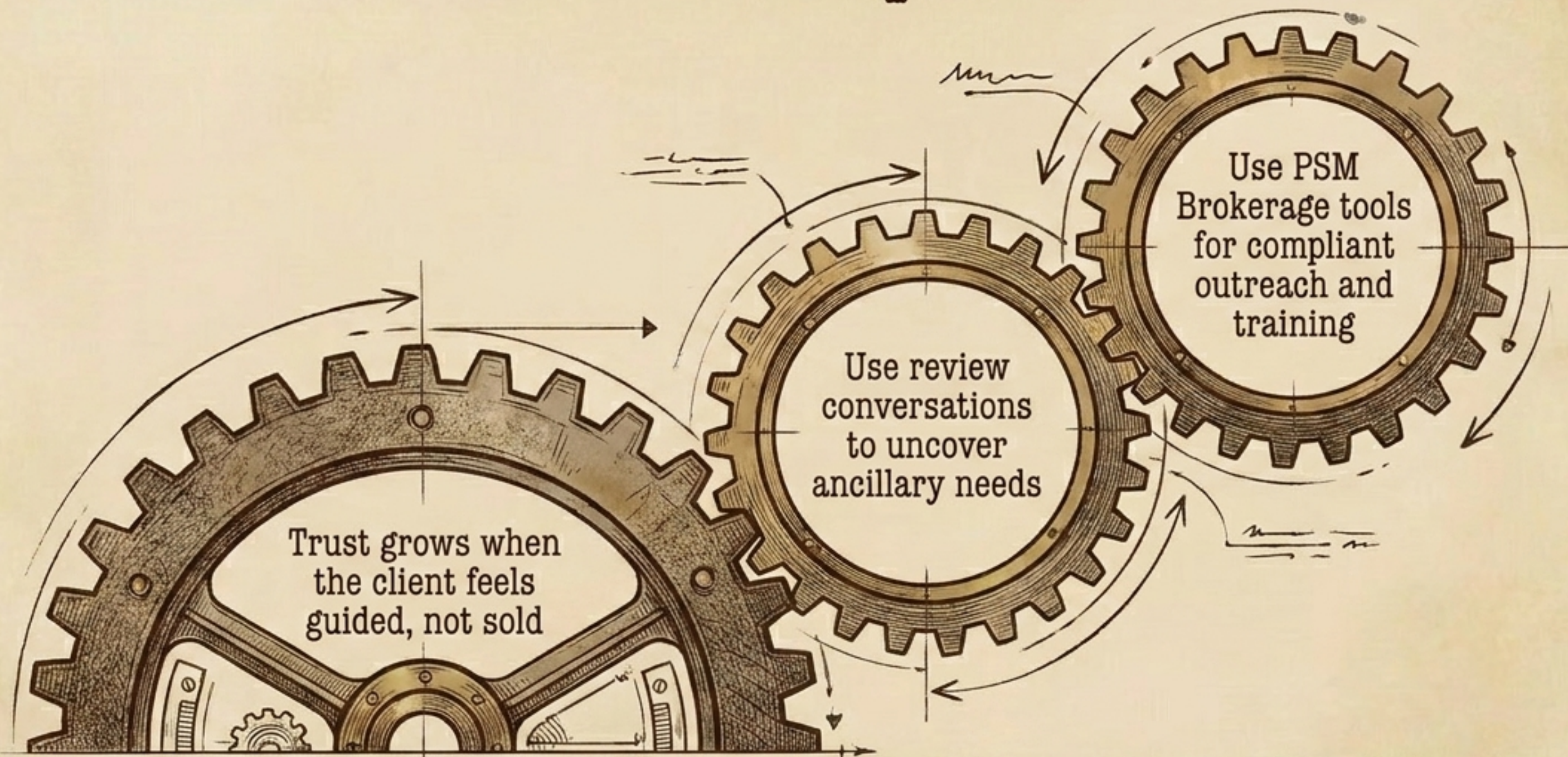


I am reaching out because 2026 drug coverage changed in ways that are not obvious from the premium alone.




I want to help you check your prescriptions, pharmacy, and total cost so there are no surprises.

Simple, compliant, and positions you as a guide, not a salesperson.

Retention first, then responsible cross-sell



One move this week

	Pull 25 current Medicare clients
	Invite them to a drug-plan review
	Use PSM Brokerage Marketing Hub assets to support the outreach

