

# The 12 Part D Rx Plans for 2026 in California

Summary prepared 10/20/2025 by John Wayland

Plan Name	Offers Drug Tier with No Part D Deductible	Drug Benefit Category	Annual Part D Deductible Amount	Part D Total Monthly Premium	Part D Out-of-Pocket (OOP) Max	California Members 2025
HealthSpring (Cigna) Assurance Rx Wellcare Value Script (PDP)	Not Applicable	Basic	<b>\$615.00</b>	\$0.00	\$2,100.00	477,435
Wellcare Classic (PDP)	Yes	Enhanced	<b>\$615.00</b>	\$5.70	\$2,100.00	316,316
HealthSpring (Cigna) Extra Rx	Not Applicable	Basic	<b>\$615.00</b>	\$6.20	\$2,100.00	532,649
	Yes	Enhanced	<b>\$615.00</b>	\$70.60	\$2,100.00	76,484
SilverScript (Aetna) Choice (PDP)	Not Applicable	Basic	<b>\$615.00</b>	\$103.60	\$2,100.00	217,924
Humana Value Rx Plan	Yes	Enhanced	<b>\$601.00</b>	\$104.60	\$2,100.00	42,742
AARP Medicare Rx Saver from UHC	Not Applicable	Basic	<b>\$615.00</b>	\$109.40	\$2,100.00	51,183
Humana Basic Rx Plan	Not Applicable	Basic	<b>\$590.00</b>	\$132.20	\$2,100.00	25,660
AARP Medicare Rx Preferred from UHC (PDP)	Not Applicable*	Enhanced	<b>\$130.00</b>	\$165.40	\$2,100.00	169,175
Humana Premier Rx Plan	Not Applicable	Enhanced	<b>\$0.00</b>	\$172.90	\$2,100.00	39,871
Blue Shield Rx Plus	Yes	Basic	<b>\$615.00</b>	\$199.70	\$2,100.00	11,035
Blue Shield Rx Enhanced (PDP)	Not Applicable	Enhanced	<b>\$0.00</b>	\$227.80	\$2,100.00	24,505

**Confirm your meds are on formulary using the Medicare.gov search tool. Using preferred in network pharmacies can make a big difference so ALWAYS pick 5 pharmacies in the Medicare.gov search tool to check options.**

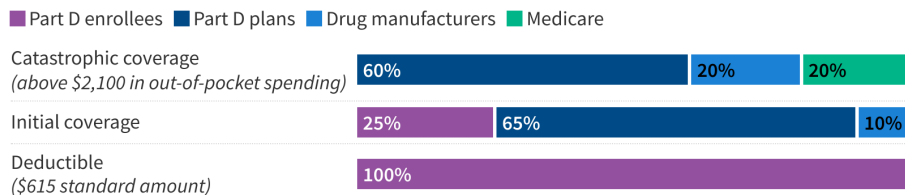
Reference: \$615 Deductible = \$51.25 a month

Enhanced: Usually covers some meds without the deductible.

Figure 5

## In 2026, the Medicare Part D Standard Benefit Includes a \$615 Deductible and a \$2,100 Cap on Out-of-Pocket Drug Spending

Share of total drug costs in 2026 paid by:



Wellcare is Centene which owns Health Net in California

In theory, bigger enrollment should get more volume discounts to plan from the drug manufacturers.

### The Big Three Pharmacy Benefit Managers

Name:	Used by:
Caremark	Silverscript
Express Scripts	CIGNA & WellCare
Optum	UHC

Note: The manufacturer discount applies to brand-name drug costs only. For generic drug costs, plans pay 75% in the initial coverage phase and Medicare pays 40% in the catastrophic coverage phase.

Source: KFF, based on Medicare Part D benefit design in 2026.

## Part D Notes

- **Annual Open Enrollment** – From October 15<sup>th</sup> to December 7<sup>th</sup> you can change plans effective January 1<sup>st</sup> of each year.
- **Plan Designs** – 2026 maximum out of pocket limit for drug cost sharing is **\$2,100**. The annual deductible will be max \$615 and is included on the \$2,100 cap.
- URL: Medicare.gov/plan-compare

Take a few minutes to visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) (and log in for a more personalized experience).

Here are 3 reasons why you should compare coverage options now:

1. **Your Prescriptions may have changed.**
2. **Plans can change from year-to-year.** Review how your current plan's costs and benefits will change in 2025. There are **12 Medicare drug plans** available in California in 2026, down from 16 in 2025.
3. **In 2026, all Medicare plans will include a \$2,100 cap** on what you pay out-of-pocket yearly for prescription drugs **covered** by your plan. So, make sure your drugs are covered using the Medicare.gov tool.

Find Medicare health & drug plans

Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

Don't have an account? [Create one.](#)

Next, select the type of plan you want:

- Medicare Advantage Plan (Part C)
- Medicare drug plan (Part D)
- Medigap policy

[Which type of plan should I choose?](#)

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- **TIPS** – Always best to “login” into medicare.gov if you have set up an account. Then the meds you enter will be saved in the search tool for next time you login and you can update. But you can just use the “guest” option if a few drugs and just want to window shop. When asked to enter meds, the tool will include your medication co-pays with the Part D premiums to get a truer picture of cost difference between plans. Recommend you enter up to 5 different pharmacies because costs can vary between, CVS, Costco, Walgreens, etc. depending on the plan and the drug. To enroll or switch drug plans you just click the enroll button and follow the steps to start the new plan and drop the old plan.