

Plan Finder Instructions for Medicare Part D & Medicare Advantage



How do I find the online *Medicare Plan Finder* tool?

Go directly to Medicare's Website at www.medicare.gov. Click on the **yellow** "Find Health & Drug Plans" button.

How do I use the *Medicare Plan Finder*?

You can follow the instructions below. You can see a demo https://www.youtube.com/watch?feature=player_embedded&v=4SCvgSZURBA

on the right side of the Plan Finder page. Click on "Plan Finder Multimedia" or copy the link above.

Turn on your speakers. Now you are ready to do it yourself.

Step 1: There are two ways to start your search -

A: General Search - If you do not have Medicare yet you can do a "General Search." (But you will get better information if you already have a Part D plan and you do the Personalized search).

Enter your zip code in the "**Enter Your ZIP Code**" box and click "**Find Plans**." You need to answer two general questions about your current health care coverage. If you're not sure of the answers, check "I don't know."

B: Personalized Search - This search will give you the best information because it considers the coverage you have now.

Enter your zip code, Medicare number, last name, Medicare Part A effective date of coverage (from your [Medicare card](#)), and your date of birth.

If you do not have Part A, click to change to Part B.

Click "**Find Plans**"

Step 2: Enter Your Drugs to find out how much your drugs would cost on each plan. It's a good idea to check on drug costs to get an estimate of what you'd pay next year. Also, not every plan covers the same drugs. If you want to be sure your drugs are covered, you need to enter your drugs. (Or you can click "**I don't take any drugs**" and in the caution box, "**Skip Drug Entry**," to get a list of plans in your area and general information about plan costs. Then proceed to Step 4 on page 3.)

If you do want to get drug costs, enter this information:

Type the name of each drug you take into the **Name of Drug** box and click "**Find My Drug**." If there are many similar drug names, it may ask you to pick which one you want. Select the correct drug and click "**+ Add Drug**."

In the pop-up box, check the correct dose and monthly amount of each drug you take and click "**Add drug and dosage**." It will then save the drugs together in "**My Saved Drug List**."

My Saved Drug List: The *Medicare Plan Finder* automatically saves your drug list after you enter at least one drug. This way, you can stop if you need to leave the computer and come back later to continue your search. The plan finder should be used every year during open enrollment (October 15 –

December 7) and you will not have to re-enter your drugs. If your prescriptions change, it will take less time to make changes than to re-enter everything.

Write down or print your "Drug List ID" and the Date Password for future reference. The default is the current date. You can find your Drug List ID information at the top of the page, on the right-hand side, under "My Current Profile." You can also choose a new password date to a date you can more easily remember by clicking "**(change date)**." Some people, for example, choose their date of birth.

When you have typed in all your drugs, click "**My Drug List is Complete.**"

Step 3: Select Your Pharmacies

You can compare up to 2 pharmacies. Pharmacies may have different prices, even for the same plan. You can check estimated prices. Choose the pharmacy and click "**Add Pharmacy.**" You can also change the zip code or distance if your pharmacy is not listed. When you're done, click "**Continue to Plan Results.**"

Step 4: Refine Your Plan Results

The *Medicare Plan Finder* will tell you how many Medicare Prescription Drug Plans and Health Plans are available in your zip code. IF you only want to look at Drug Plans, select "Prescription Drug Plans (with Original Medicare)". You can narrow your search on the left-hand column by clicking the "+" symbol to change the search features. After you select the filter, click "**Update Plan Results.**" When you're done, click "**Continue to Plan Results.**"

You now are viewing the "Your Plan Results" page. Scroll down to see the plans available in your area. They are sorted by type and start with plans with the lowest "Estimated Annual Drug Cost." There are many ways to sort the plans- you can choose by opening the "sort results" pull-down box.

You'll want to first consider three things:

The monthly premium you'll pay to the plan,

Any deductible amount you'll have to pay before the plan starts covering your drugs, and

The copayment or coinsurance amount the plan charges for your drugs.

If there is a "no" for any plan in the "Drug Coverage Column" under "All Your Drugs on Formulary," this means the plan does not cover one or more of your drugs. You can click on "**Lower Your Drug Costs**" to learn how to pay less. Also check to see if any of your drugs have "Step Therapy" or Quantity Limits.

You may need to talk to your doctor and the plan to get more information before deciding which plan to choose.

You can choose up to three plans for a side-by-side comparison, then click "**Compare Plans**." This is where the plan's phone number is given. Detailed information will appear, including your estimated monthly premium, deductible, co-pays or coinsurance for each drug, and so forth. You can also view the plan's rating, such as how well it handles complaints and allows for exceptions.

If you need help with the *Medicare Plan Finder* or on reviewing the different plans, get personal help. If you live in the City of Alexandria or Arlington County, call 703-228-1700 or call Medicare at 1-800-633-4227.

Adapted from National Council on Aging publication, "My Medicare Matters"