



Find Your Medicare Part D Plan: A Step-by-Step Guide

Trying to determine which Medicare prescription drug plan best meets your needs can be confusing. Here are some tips to using the Drug Plan Finder.

If you have either Medicare Part A or Part B, or both, you can join or switch drug plans when:

- You begin Medicare
- During annual/open enrollments
- During special enrollment periods (Please refer to pages 86-87 in the *2017 Medicare & You* booklet or page 12 in the *2017 SHIBA Guide*)

Note: Medicare periodically makes changes to the Plan Finder. You may find some steps will need to be altered slightly or even eliminated.

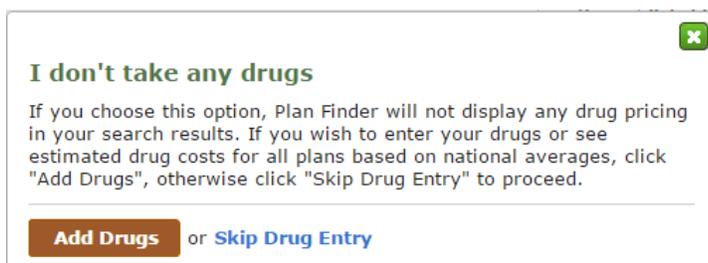
1. Go to the official Medicare website: www.medicare.gov
2. On the left of the main page, under “Is my test, item, or service covered?” click on the green button that says **Find health & drug plans**.

3. You will have two options: “General Search” or “Personalized Search.” Whichever you choose, enter the requested information on record with Medicare. Once the required information has been entered, click on the **Find Plans** button or press the enter key.

4. On the next page, “**Step 1 of 4: Enter Information,**” answer the questions by clicking on the appropriate line item. When finished, click on the **Continue to Plan Results** button at the bottom.

5. On the next page, “**Step 2 of 4: Enter Your Drugs,**” each of the choices will affect your results:
 - a. If you select **I don't take any drugs** the results will display the total cost of premiums only for the year for each plan. (Skip to item 7.)
 - b. If you select **I don't want to add drugs now** the results will give you **an estimate** of what the average person pays for drugs and premiums per year for each plan.

- If you select either 5a or 5b, a box pops up giving you a choice to either “Add Drugs” or “Skip Drug Entry”.



- If you choose “Skip Drug Entry”, you will bypass the Pharmacy Selection step. (Skip item 6 and go to item 7.)
- If you choose to enter your drug list, you will get an estimate of what each of the plans will cost for your specific prescriptions.

You will need to know all of the prescription medications you take, as well as the dosage. Enter the names of your drugs, one at a time, in the search box. If you are not sure of the spelling of a medication you may use the alphabetical listing or enter the first three letters to get a list. Do not enter any over-the-counter (OTC) medications. There is a limit of 25 prescriptions on the drug list. After listing all your medications, click



6. **“Step 3 of 4: Select your Pharmacy”** is next if you entered drugs. If you did not enter drugs, this step is skipped. If you entered drugs, a pharmacy selection is required. Some plans have pharmacies that are “Preferred” and cost less than a “Network Pharmacy.”

If you do not see your pharmacy in the list, you may change the search range by increasing the search distance. Click on miles at the top of the pharmacy list and select the mileage range you desire.

- If you cannot find your pharmacy or you are using a pharmacy at another location click , put the necessary information in the search criteria and click

When finished, click on the button to the right.

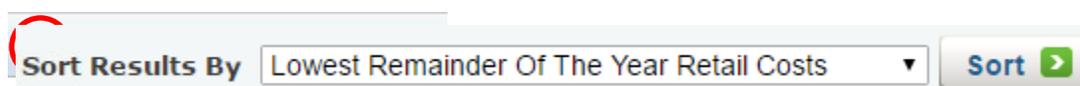
7. Now you will see a **“Step 4 of 4: Refine Your Plan Results”** page. On this page, you can choose to see some or all of the plans, or filter the results by

various criteria by using the “Refine Your Search” panel on the left-hand side.

To see all plans, click on the word “All”  just under the words *Summary of Your Search Results*. To select just one type of plan, i.e. stand-alone Prescription Drug Plans (PDPs), click on the box to the left of type you would like displayed.

When finished, click on the  button at the bottom.

- The next page will show you a chart with cost information for plans based on your previous selections, grouped together by PDP, MA, & MAPD. Ten PDP plans are listed in order of cost, starting with the least costly per year, at a retail pharmacy. To see more than ten, click [View 20](#) or [View All](#) ([View 10](#) [View 20](#) [View All](#)) at the top of the chart. To sort the list differently (for example by cost via mail order pharmacy), click on the down arrow to the left of “Sort” to choose the way in which you



would like the plans sorted.

 To view Medicare Advantage plans, scroll down the page or click the  button next to “Prescription Drug Plans” to collapse the PDP list. Now the Medicare Health Plans with Drug Coverage will be visible. You may collapse (–) or expand (+) each of the lists by using the – or + buttons to the left of each heading.

You may compare up to three (3) plans at one time by clicking in the box to the left of the plan name each plan you want to compare.

- When looking at each plan, **be sure** to click on the underlined Plan Name and then the “Plan Drug Details” tab. Check to see if the plan has any important **restrictions**, such as *quantity limits*, a requirement for *prior authorization*, or *step therapy* (in which drug therapy for a medical condition always has to begin with the most cost-effective therapy and only includes more costly medications if deemed medically necessary). Check out the bar chart at the bottom, which shows the cost of drugs over 12 months.

Hint: When you want to return to the plan list, do **not** use your browser’s

“Back” arrow or button. You may lose your work. Instead, look for the “breadcrumbs” at the top of the page.

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Using breadcrumbs retains all of the previously selections or click on the button on the top left of the page.

10. Before you leave the Medicare.gov website, make note of the Drug List ID and Password Date displayed at the top right of the page. You may return to this list again without re-typing your prescriptions.



11. If you have **questions**, call the company’s toll-free number (listed in the Contact box); or Medicare at 1-800-633-4227; or talk to a Senior Health Insurance Benefits Assistance (SHIBA) counselor. SHIBA provides free, local, unbiased help with Medicare. Contact the SHIBA helpline at 1-800-722-4134.
12. When your questions are answered and you have found the plan that best fits your current needs, you may enroll online or by phone through either Medicare or directly with the insurance plan.