



Medicare.gov Plan Finder instructions

Use the Plan Finder to compare Medicare Part D prescription plans or Medicare Advantage (Medicare Health) plans. You also have other ways to comparison shop:

- Ask for help from [SHIBA](#), call 1-800-562-6900 (ask for SHIBA)
- Call 1-800-MEDICARE (1-800-633-4227)
- Do the research yourself, or
- Ask a friend or family member to help

But, the quickest and most thorough method to compare plans is online. Allow 30 minutes to answer the questions and enter your drug list. Be sure to have your prescription bottles or a list of your meds that includes the dose and the amount of meds you take per day. It's also helpful to have your red, white and blue Medicare card handy.

General Tip

While using the Plan Finder, try not to click the *Back* button on your browser - it will often give you an error message and boot you out! If you need to go back to a prior screen, you can navigate using the titles toward the top of the page that say: Home – Medicare Plan Finder – Enter Information – Enter Your Drugs – Select Your Pharmacies – Refine Your Plan Results – Your Plan Results.

Wherever you see a [?], you can click on it for more information.

Getting started

- Go to www.medicare.gov
- Click on blue *Health & Drug Plans* button
- Click *Compare Drug and Health Plans*
- Enter your ZIP code – OR – enter information for personalized search
- Click *Find Plans*
- If you entered your zip code, answer the questions about your coverage
- Click *Continue to Plan Results*
- If you have a Medicare Advantage (Health) plan or a Medicare Part D drug plan, select: your current Health plan or your drug plan, or if your plan is not listed

Enter all of your medications

- On screen Step 2 of 4, *Enter Your Drugs* – OR – click *I don't want to add drugs now*
- If you don't want to add drugs, skip ahead and *Select Your Pharmacies*
- To add your prescription drugs, enter each drug:
 - Type in the drug name or browse for the drug name using the A-Z buttons. Once you complete typing in the name, or after you select it from the drop-down menu or alphabetical list, click *Add drug and dosage*.
 - If you get a **Search Results** list with more than one drug listed, select the row with your drug. Add that drug to the list by clicking the + *Add Drug* button in the far right of the row. (Note: Medicare does not cover over-the-counter (OTC) drugs, so you can't add these to a Plan Finder search.)

- Enter your *Dosage, Quantity, and Frequency* and click *Add drug and dosage*
- If a lower-cost generic version is available, a pop-up box will appear letting you know. Choose whether or not you want to search with the generic version
- After you enter the first drug, look at the *Retrieve My Saved Drug List* on the right. Write down the Drug List ID, Password Date, and Zip Code from that box. This information will help you return to your list of drugs in the future without having to re-enter them.
- Continue until you have entered all your medications clients
- Click *My Drug List is Complete*

Select pharmacies

TIP: You may find lower costs if you do not select pharmacies at this time. You can add pharmacies later in your Plan Finder search to see if selecting certain pharmacies raises or lowers your estimated costs.

- If you don't want to add a pharmacy, or don't care where you go to have prescriptions filled, click *I don't want to add pharmacies now* and skip ahead to *Refine Your Plan Results*
- If you want to get drugs from a specific pharmacy or pharmacies, find the pharmacy you want to add from the Available Pharmacies list (pharmacies listed here are within a short distance of your zip code; you can select a larger distance to search, or another zip code if you are looking for a specific pharmacy that's further away)
- Click *Add Pharmacy* to add it to the search - you can add two pharmacies to the search
- Click *Continue to Plan Results*

Refine your plan results

- On screen *Step 4 of 4: Refine Your Plan Results*, you can refine your plan results by clicking on any of the items on the left-hand side of the page
- Click on *Update Plan Results* to refresh the list and review information
- Click on *Continue to Plan Result*
- Select up to three plans based on your needs, such as total yearly cost, monthly premium, yearly deductible, and so on.
- Click in the box to the left to select the plan.
- Click *Compare Plans* and *Your Plan Comparison* will appear (be sure to review all of the information)
- Click on the tabs at the top of the page for *Overview, Health Plan Benefits, Drug Costs & Coverage, and Plan Ratings*.
- To print a report, click on *Print Comparison Report* (small blue button near the bottom of the page)
- Click on each company name for more details, a breakdown of costs, and a graph showing monthly spending

TIP: The details in the Comparison Report tell you if there's a difference between retail and mail order costs. (Mail order often saves money.) You can also see if there are any restrictions on a prescription, such as prior authorization, quantity limits, or step therapy. Restrictions may create added steps for patients and doctors, not all plans will have restrictions.

- Explore other ways to save money, such as *Lower Your Drug Costs*, and adding or removing pharmacies
- Click on *Return to Previous Page*
- Repeat the *Refine your plan* results steps above for all plans you want to compare.

Enroll in a plan

- Call or contact the plan(s) you are interested in to ask any questions and confirm information.
- Enroll in a plan by clicking on the *Enroll Now* button (if available) from the Plan Finder and follow the instructions
- You can also join by calling 1-800-MEDICARE (1-800-633-4227)

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