

Using the Medicare.gov Plan Finder

My saved Drug List ID number: _____

My saved Drug List password: _____

People with computer access can use the government web site www.medicare.gov to find prescription drug (Part D) plans and/or Medicare Advantage plans.

Before you start:

- 1) Have your Medicare Card (red, white & blue) handy.
- 2) Gather all pill bottles, etc. showing the drug name, strength and how often you take your prescription drugs.
- 3) If you have a card (or paperwork) for a current Medicare Prescription Drug Plan (Part D or PDP) or a Medicare Advantage Plan, have this handy, too.

Using your browser or any search engine, go to www.medicare.gov .

Click on the box that says, “Find health & drug plans.”

Step 1 -- Start Your Search

There are 2 ways to start your search: A General Search or a Personalized Search.

- 1) A General Search requires only your Zip Code.
- 2) A Personalized Search requires your Zip Code, birth date and Medicare information.

A Personalized Search looks for a match in Medicare’s records for the information you entered. If it finds an exact match, it takes you directly to Step 2 and displays your current Medicare coverage (top right of page). It also shows any subsidy programs you currently have. If you previously created a Drug List using a Personalized Search, your Drug List also will appear. You can use this Drug List “as is”—or you can update it. By having all this information, the Personalized Search may give you the best results.

If a Personalized Search displays current coverage information, check it against the documents you have. Any plan it shows for you should match up with the card you are currently using. If the display includes a link saying “Important Coverage Information,” click this link to display further information on the Medicare coverage you have.

Trouble-shooting tips: Sometimes the system can’t find a match—even if you believe you entered correct information. Try entering Zip Codes of former residences, or former last names, if you moved or changed your name since originally applying for Medicare or Social Security. Proof-read your entries carefully. Be sure you included the letter that comes after your Medicare number and that you’re using the latest Medicare number assigned to you.

Still no match? Don't worry--this is not so unusual! Do a General Search instead. After you enter your Zip Code, your search process continues with two more questions; enter the information to the best of your ability, or select "I don't know" – and you'll come to Step 2 – Enter Your Drugs

(Tip: Even if you could not get a "match"—when you reach the "Enter Your Drugs" screen, you can pull up a previously-saved Drug List, if you have one. You'll need the ID number and password you got when you entered the list. Enter this information in the box that says "Retrieve My Saved Drug List." This process will NOT bring up your other Medicare information—such as any current plan or subsidy you have—but at least you won't have to re-enter your drugs.)

Step 2 – Enter Your Drugs

If you already have a saved Drug List, you'll need the ID number and password you got when you entered the list. Enter this information in the box that says "Retrieve My Saved Drug List." Check the list and edit/update it if there have been any changes.

No Drug List? Create one! Using the box under "Name of Drug," start to type the name of a drug you take. After you type a few letters, the program displays possible matches under the box where you are typing. When you see an exact match appear, click on its name to auto-fill the box. Then, click "Find My Drug."

The next (pop-up) screen will show you several choices—the dosage (strength) of the drug, the quantity you get, and how often you get the prescription filled. It also asks if you use a retail pharmacy or a mail-order pharmacy for this drug. The most common choices already are selected—that doesn't mean these are the correct answers for YOU! Adjust the answers until they match the information on your prescription label—then click "Update drug and dosage."

Important: When you have entered information for your first drug, new information will appear just to the right of where you enter your drugs. Write this information down RIGHT AWAY, and keep it with your other Medicare information. It includes 1) A drug list ID number; and 2) a Password Date. Use this information in the future whenever you want to retrieve your drug list.

Repeat the entry process until your drug list is complete.

Tips: You may find that you can't get a match for one or more drugs you are taking. If it is an over-the-counter (non-prescription) drug, Medicare likely will not show (or cover) it, even if your doctor has told you to take it. Some prescription drugs, also, do not show up in the Medicare system. Be sure your spelling is correct. Be aware of whether you take a brand-name drug or its generic version.

When you have entered all your medications, click on the box that says “My Drug List is Complete.” This will take you to Step 3 – Select Your Pharmacies.

Step 3 – Select Pharmacies

Based on your Zip code, this screen will show you pharmacies in your area.

Tips: If you don’t see a pharmacy you use, set the “miles” box at the top of the list for a wider area. Also, you can choose “Search New Location or by Pharmacy Name” to find additional options. You also can view an area map to see the exact location of various stores.

When you see one you want to use, click “Add Pharmacy.” If you use more than one, you can select multiple pharmacies. (Later in the process, the system will let you compare prices at different stores.)

When you have selected your desired pharmacy/pharmacies, click on the box that says “Continue To Plan Results.”

Step 4 – Refine Your Plan Results

At this stage, you can select what type(s) of plans you want to see:

- 1) Prescription Drug Plans (with original Medicare)
- 2) Medicare Plans with Drug Coverage
- 3) Medicare Plans without Drug Coverage

Tips: If you have definitely decided on Original Medicare, you would check the first option.

If you want to compare costs of stand-alone PDPs and Medicare Plans with Drug Coverage, you can check the first two options—or you can look at each type of plan separately.

People who have creditable drug coverage from another source may want to look at Medicare Plans that do not provide drug coverage (option 3).

You also can use the choices on the left-hand side of the page to select the criteria that are most important to you. Click on the small boxes showing plus-signs to explore the various factors you can select. (For example, under Drug Options, you can select only plans that cover all your drugs; under Coverage Options, you can select only plans that let you see any doctor, etc.)

Important: The more criteria you select, the fewer plans you may see at Step 5. Remember, when you select these criteria, you are choosing to screen out plans that don’t meet them.

If you return to the “Refine Your Plan Results” page after viewing plan results, you will need to re-visit the left hand side of the page, where you can either re-select your original choices or choose different criteria before viewing plans again.

Step 5 -- View Plan Results

At this step you can view information on plans that match the criteria you have chosen. Important—you can choose to view only 10 plans, 20, or up to 50 (these options appear immediately above the first plan displayed). The default is 10 plans, so you may not see all available plans unless you select a larger number. Plans normally are displayed in order of their estimated annual cost—LOWEST cost first.

Also, at certain times of the year, such as during Open Enrollment, you can choose from information for two different plan-years. Make sure you are viewing plan information for the coverage year you want.

You can look at plans one-by-one; or, you can see side-by-side comparisons of the plans you’re most interested in (up to 3 plans can be compared at one time). Simply check the orange boxes next to the names of the plans you want to compare, then click on the large box that says “Compare Plans.”

The Plan Comparison format shows the plans side-by-side, with tabs across the top. By clicking on the tabs, you can compare: an Overview of the Plans, their Health Benefits (if any), their Drug Costs & Coverage, their Star Ratings, and the type of Medication Therapy Management Programs the plans offer to people with specific health conditions.