



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 page 79 in the *2012 Medicare & You* booklet or page 17 in the *2012 Oregon 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. In the middle of the main page, under Finding Plans, click on the blue line that says **Compare Drug and Health Plans**.
A screenshot of the Medicare website interface. It shows a light blue box with the text "Finding Plans" in a green, italicized font. Below it, a blue line contains the text "Compare Drug and Health Plans" in a smaller, blue font.
3. You will be given two options, “General Search” or “Personalized Search.” Whichever you choose, enter the requested information on record with Medicare. Once the ZIP code has been entered, click on the  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  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  the results will display the total cost of **premiums only** for the year for each plan.
- b. If you select  the results will give you **an estimate** of what the average person pays for **drugs and premiums** per year for each plan.
- c. 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. After

listing all your medications, click 

6. **“Step 3 of 4: Select your Pharmacy”** is next. Whenever possible, choose a pharmacy for the most accurate pricing. Some plans have pharmacies that are “Preferred” and cost less than a “Network Pharmacy.” If a pharmacy is not selected, the Plan Finder tool will automatically price your prescriptions based on a randomly selected “Network Pharmacy” but not necessarily a “Preferred” one.

If you don’t 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.

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. To see all plans, click on the word “All”  at the top of the boxes. To select just the stand-alone Prescription Drug Plans (PDPs), click on the box to the left of **“Prescription Drug Plans (with Original Medicare)”**.

When finished, click on the  button at the bottom.

8. 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 first in order of cost (least cost first) at a retail pharmacy. To see more, click [View 20](#) or [View 50](#) ([View 10](#) [View 20](#) [View 50](#)) at the top of the chart. To see the list sorted differently (for example by cost via mail order),

click **Sort Results By**  

To view Medicare Advantage plans, scroll to the bottom or click the **–** button next to “Prescription Drug Plans” to collapse the PDP list. 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.

9. You may compare up to three (3) plans at one time by clicking in the box to the left of the word “Retail” for each plan you want to compare.

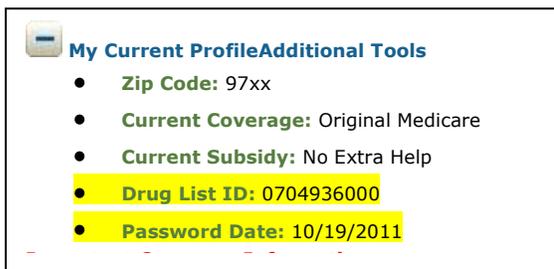
10. When looking at each plan, **be sure** to click on the Plan Name (the words become underlined) and look at the “Plan Drug Details” page. See where you find the contact information. Check to see if the plan has any important **restrictions**, such as *quantity limits*, a requirement for *prior authorization*, 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

 « [Return to previous page](#)

buttons at the bottom or top of the page.

11. 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 retyping your prescriptions.



12. If you have **questions**, call the prescription drug plan 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.
13. When you have your questions answered and have found the plan that best fits your current needs, enroll either online or by phone, either with Medicare or the company.