

Step by Step: How to Use the www.Medicare.gov Plan Finder

Go to the Medicare website, www.medicare.gov.

- Click on “Compare Drug & Health Plans.”

Step 1 of 4: PICK TYPE OF SEARCH

You can do a Personalized Search or a General Search. You will need your Medicare card information to use the Personalized Search. The personalized comparison will tell you the current drug plan and also if you receive extra help with prescription drug costs or low income subsidy (LIS).

The General Search is used when you do not have the necessary information to do a personalized search.

TIP: Sometimes you will enter the information for the Personalized Search and the Plan Finder Tool will not accept your search. Re-enter the information. If it doesn't work the second time, go to the General Search.

OPTION 1: BEGIN PERSONALIZED SEARCH

Personalized Search Example:

- The zip code should be filled in with the zip code for the address where you file individual taxes.
- Enter your Medicare number from your Medicare card. Do not leave any spaces between numbers or letters. If you are a Railroad Retiree, the number will begin with a letter, rather than having the letter at the end of the number.
- Enter your last name as found on the Medicare card. Use the drop down box to indicate any suffix which appears with your last name on the Medicare card
- Fill in the effective date for Medicare Part A, found on the Medicare card. If you do not have Part A, click on [No Part A?](#) and the screen will change to give you the option to enter the Part B effective date instead.
- Enter your date of birth.
- Click Find Plans at the bottom of the box.
- The next screen explains your current coverage and your level of LIS or extra help, if any, in the “My Current Profile” section.

OPTION 2: BEGIN GENERAL SEARCH

If you do not have the information necessary to do a Personalized Search, or you cannot get the Personalized Search to work, go ahead with a General Search.

You will start with the same screen to do a General Search

as you used for the Personalize Search.

- Enter the zip code.
- Click [Find Plans](#) at the bottom of the box.
- The next screen, “Step 1 of 4: Enter Information”, asks for general information because you did not enter personalized individual information. The answer to the first question will not affect the comparison so you can check “I don't know.”
- You can also answer “I don't know,” for the second question unless the individual is eligible for Part D extra help. Instructions for a person receiving extra help are found at the end of this tutorial.
- Click on the [Continue to Plan Results](#) button.

STEP 2 of 4: ENTER YOUR DRUGS

It is EXTREMELY important that you enter the exact drug name, dosage and quantity the individual is taking or the comparison will be inaccurate. You may choose a plan that does not cover your drugs. When in doubt, always call your pharmacy to verify information. DO NOT guess.

In most cases you will be entering drug information for the first time.

- In this case, click in the box under “Name of Drug” and begin typing the drug name. As you type a list of drugs will drop down. Click on the drug name you are entering.
- After you click on the drug name a box will pop up where you can select the correct dosage, quantity and frequency for your individual. After you enter the correct information, click on [Add drug and dosage](#).
- If a list does not appear, type in the drug name and Click on [Find My Drug](#). A list of drugs will appear under “Search Results.” Click on [Add Drug](#) for the correct drug name.
- After you click on “Add Drug”, a box will pop up where you can indicate the dosage, quantity and frequency for the drug. Click on [Add drug and dosage](#).
- If the drug cannot be found, try clicking on the button to browse drugs alphabetically. Sometimes it is possible to recognize a drug that you have not spelled correctly. When a drug is found, there may be several choices to pick from. Pick the correct drug and click on [Add Drug](#).
- NOTE: If you want to use mail order, you must use the “Frequency-Every 1 month” and the quantity used in one month to get an accurate comparison (e.g. Use 30 Every 1 month rather than 90 Every 3 months).
- As you add drugs to the list they will appear under “My

Drug List.

- To add drugs to the list, click (put your cursor) in the Name of Drug box. Type the next drug name, dosage, quantity and frequency. Continue this process until all drugs are entered.
- If a drug has a generic option, after you enter the drug name and select the dosage, quantity and frequency, another pop up box will appear which tells you a lower cost generic is available. There are two choices:
 - Use lower cost generic: (name of generic)
 - Use brand drug: (name of brand drug)

The generic option will be selected. **Always change the option to “Use brand drug”** because that is the drug you originally entered and that is the drug you are taking. You can check to see if a generic is available, but you should visit with your prescribing medical professional before any changes are made. If you don’t select “Use brand drug”, the generic will be substituted and your comparison will give inaccurate costs.

- For some prescriptions, you may need to take different doses of the same drug. For example, you may need one 10 mg Lipitor pill and one 20 mg pill per day. Click on the Add button. This will result in the drug showing up on the list twice. Select a different dose for each listing.
- Sometimes you may need to remove a drug at this stage. The Remove button will accomplish this.
- A pop up box will appear when you attempt to add a drug to your list for which a similar drug is already on your list. You can choose to “Add similar drug” or “Cancel”, depending on your reason for typing in both drugs.
- A new feature of the “Enter Your Drugs” screen is the option to Click on the button, “I don’t take any drugs.” If you choose this option, a pop up box appears explaining that no drug pricing information will appear. When you get to the list of plans and drug details pages the total cost of the plan will reflect the premium only. On the details page you can also view the network pharmacies for the plan.
- Saved Drug List—To the right of the drug entry box you will see a box called “Retrieve My Saved Drug List.”
- After you enter the first drug you will notice that a number appears in this box after “Drug List ID.” A “Password Date” will also appear. These are automatically generated. You can change the Password Date by clicking on (change date). A pop up box will appear and you can enter a date of your

choice. Click on Change Password Date to save the new date.

- **Print this page as soon as the number appears.** The Drug List ID and Password Date can be used to pull up the drug list if you want to do a comparison later, or if for some reason you lose the drug list as you are entering information.
- If you are doing a “General Search” and have your Drug List ID and Password Date from a previous comparison you can click on Use a different drug list ID and you will be able to enter the ID # and date. Click on Retrieve my Drug List and your previously entered drug list will appear. You can update the list as needed.
- If you do a “Personalized Search” and you entered a drug list previously, the original Drug List ID and Password Date will automatically appear. Your previous drug list will also appear. You will not need to enter all the drugs again. You can update the list as needed.
- Click on My Drug List is Complete when you have entered all drug information.

STEP 3 of 4: SELECT YOUR PHARMACIES

The next screen gives you a choice of picking one or two pharmacies or skipping this step.

- Click on I don’t want to add pharmacies now button if you do not want to choose a pharmacy or if you are going to use mail order. Click on Add Pharmacy under the name of the pharmacy(ies) you want included in the comparison. One or two can be selected. The comparisons will factor costs at these pharmacies. Then click on the Continue to Plan Results button.
- The drop down box will offer an extended range to search for pharmacies. This is handy when the pharmacy is too far away from the zip code entered and does not appear on the list. By increasing the miles, more pharmacies will be shown.
- Click on Search New Location if the pharmacy you use falls outside the radius of the zip code where you live. A pop up box will appear where the new zip code is entered. Click on Update. A new list of pharmacies appears.

STEP 4 of 4: REFINE YOUR PLAN RESULTS

On this page, click on “All” under “Subject.” This will allow you to see both stand alone drug plan information and information for Medicare Advantage plans. Then click on Continue to Plan Results.

COMPARE PLANS

Detailed plan information provides you with more information. A side-by-side comparison of plans does not provide you with all the information you need to make a good decision. To get Plan Details use the following steps.

- When the plan list comes up, the plans are listed in order from lowest annual drug cost to highest. If you do a personalized search your current coverage will appear above the list of the other drug plans. Select the 2-3 plans which have the lowest estimated annual cost (first column).
- If you do a personalized search, your current plan will appear above the list of “Prescription Drug Plans.” You may request the detail information on this plan, even though the annual cost is higher than other plans available.
- Click on the name of the plan.
- “Your Plan Details” page will appear, with the “Drug Costs & Coverage” tab showing. This is the plan detail information you want to print for your use.
- To view the mail order pharmacy costs click on the mail order tab.
- It is important to review “Restrictions” which apply to your drugs. A “Yes” under Quantity Limits indicates that the plan has a quantity limit restriction or will limit the amount of the medication you can receive each time you fill this prescription. Click on the “Yes” to learn more about the restriction limits.
- As you look at the plan details, scroll down the screen and you will see the “Estimated Annual Drug Costs” for full year and the rest of the year. These estimated annual drug costs include the premium, deductible, co-pays and the costs for the drugs when you are in the donut hole. Right below Mail Order Pharmacy you will see “Lower your drug costs”. This is where you click to find lower costs drug options that may be available, as well as any pharmaceutical assistance programs.
- At the bottom of this screen, under “Drug Coverage Information” you will find four tabs:
 - ▶ Add/Edit Drugs—if the drugs listed on this page are not correct or the dosage or quantity needs to be changed, click on this tab.
 - ▶ Print My Drug List—click on this tab and a box pops up which has a list of drugs including the dosage and quantity for you to review.
 - ▶ View Drug Benefit Summary—This tab will give a pop up box which shows cost sharing for the various tiers.

There are two ways to print plan information for yourself.

You can:

- Print Plan Report—Click on this tab to print the detailed plan information.
- At the top of the page click on the “Print” icon. This will print the Plan Details page as viewed on your monitor. You will see plan information for only the pharmacy or mail order, but not both. If you are not interested in mail order, this method of printing will save several pages of printing.

How to use the Medicare Plan Finder If You Have Extra Help or LIS

Go to the Medicare website, www.medicare.gov.

- Click on “Find & Compare Drug Plans”

On the next page:

- Using the General Search section, enter the zip code.
- Click [Find Plans](#) at the bottom of the box.
- The next screen, “Step 1 of 4: Enter Information”, asks for general information because you did not enter personalized individual information.
- The answer to the first question will not affect the comparison so you can check “I don’t know what coverage I have.”
- The second question asks, “Do you get help from Medicare or your state to pay your Medicare prescription drug costs?”
- If you have Medical Assistance and are eligible to pay \$1.10 for generics and \$3.30 for brand name drugs, click the first option “I get help from Medicaid.”
- If you are enrolled in a Medicare Savings Program the third option should be selected. You should also select the third option if you are on Medical Assistance and pay \$2.60 for each generic and \$6.50 for each brand name drug.
- If you select any of these three options, click on [Continue to Plan Results](#) as the next step.
- If you applied for the Part D extra help through Social Security and were notified that you qualified for assistance, click on the fourth option—“I qualified for Extra Help through Social Security. When you select this option, two additional options will appear.
 - ▶ If you are paying \$2.60 for generics and \$6.50 for brand name drugs, click on the first option and then click on [Continue to Plan Results](#).
 - ▶ If you are paying a 15% co-insurance, click on the

second option. You will then be asked to indicate the premium subsidy you receive (found in your letter from Social Security). Select the appropriate percent and then click on Continue to Plan Results.

From this point forward you will do a comparison as instructed in the general instructions—Step 2 of 4.

Quick Tips

#3: Health Care Directive

- Written document that informs others of your health care wishes.
- Allows you to name a person (or “agent”) to make decisions for you if you are unable to do so.
- Guides your physician, family and friends regarding your care at a time when you are not able to provide that information.
- While you do not have to create a health care directive (you will still receive medical care without one), a directive will help you get exactly the care you would like.
- Anyone 18 or older can make a health care directive in Minnesota.
- Your Health Care Directive must:
 - Be in writing and dated.
 - Contain your name.
 - Be signed by you (or someone you authorize to sign for you) when you can still understand and communicate your health care wishes.
 - Have your signature verified by a notary public or two witnesses
 - Include the appointment of an agent to make health care decisions for you and/ or instructions about the health care choices you wish to make.
- To obtain a Health Care Directive form ask your health care provider, or go to <http://www.mnaging.org/advisor/directive.htm>

Quick Tips

#4: www.MyMedicare.gov

- Medicare’s secure online web site for accessing your personal Medicare information
- Track Original Medicare claims and order a Medicare Summary Notice
- Check your Medicare Part B deductible status
- Create and print an “On the Go” report that lists information you can share with your provider
- View or change your personal drug list and pharmacy information, and see your prescription drug costs
- Complete your Initial Enrollment Questionnaire so your bills can be paid correctly.
- Search for and create a list of your favorite providers, and access quality information about the providers.