



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, or
- During Special Enrollment Periods (Please refer to page 63 in the 2010 Medicare & You booklet or 53 in the 2010 Oregon Guide)

Please 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 top middle box titled **Health and Drug Plans**, click on “Compare Drug Plans”.
3. When you reach the next page, click the “Find & Compare Plans” (left side).
4. You’ll be given two options, “Personalized Search” or “General Search” – click on “Begin General Search.”
5. On the next page, enter your ZIP code. Answer the next three questions (responding “I don’t know” works for the first two), and then click the “Continue.” You do **not** need to enter your age or health status. However, the last question—limited income assistance, is important.
6. Look over the information on the **Review Current Coverage** page to make sure it’s accurate, and then click “Continue.”
7. Click “Enter My Drugs”. At the next page, 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. After listing all your medications click “Continue.”
8. An alphabetized list of the drugs you entered will appear. **Carefully** review each one to make sure the dosage and quantity is correct. If not, click on the arrow and select the correction from the drop-down menu. For example, cholesterol medications can either be 10, 20 or 40 mg per tablet. Click “Continue” when done.

9. To avoid having to re-input the information on your medications next time, click “Save Your Drug List,” use your birth date as a password, and then click “Continue.” Be sure to save your password date and code number. Each time you use a saved drug list you must again go to step 7, except you’ll enter your code number and birth date instead of your drugs.
10. Next, you will be asked if you want to choose a preferred pharmacy. This is not necessary now – wait until you review the actual plans. Select “No” and click “Continue.”
11. Now you will see the chart with cost information for prescription drug-only (Part D) plans. The five least expensive plans are listed first. To see more, click “**Show**: 10 plans/ 20 plans/ All one page” under the chart. If you want to see how Medicare Advantage plans will cover your drugs, click the link at the top under “Your Personalized Plan List,” for example [View 45 Medicare Health Plans in ZIP Code 97128]. Remember, the Estimated Annual Cost includes the Rx premiums.
12. Choose several of the top plans found by the **Medicare Drug Plan Finder** to review and compare.
13. When looking at each plan, **be sure** to click on the Plan Name (the words turn red) 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.

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 Plan List” button (at bottom) or link (at top) of the page
14. If you have **any 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.
15. When you have your questions answered and have found the plan that best fits your current needs, enroll either on line or by phone, either with Medicare or the company.