

Medicare Plan Finder Step-by-Step Instructions

Step 1. Go to www.medicare.gov

On the Medicare.gov Home Page, if you have an account or want to create one, select "Log in/Create Account."

This is highly recommended. The advantage of having an account is that information, such as your most recent list of medications, will be automatically saved for next time you log in.

NOTE: You do not need an email to create an account.



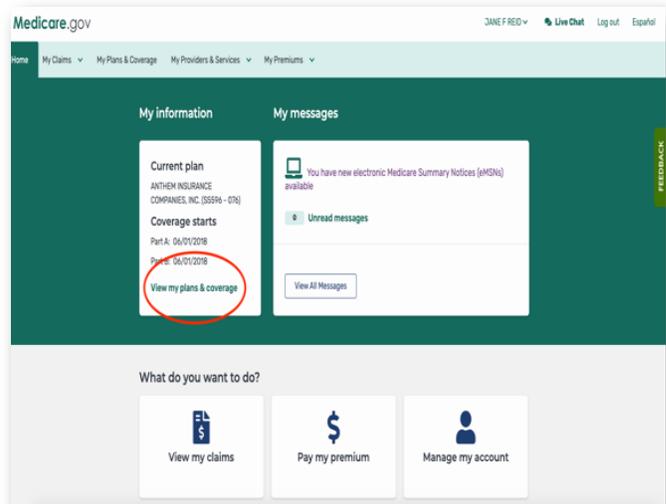
If you have, or want to create, an account, go to **Step 1A**, below.

If you don't have and don't want an account, go to **Step 1B**, below.

Step 1A. If you select "Log in/Create Account," you will open your personal account page.

To get to the Plan Finder, click on "View my plans & coverage."

NOTE: If you log in from a different page (not the Home page), you are sometimes directed to a page entitled "Answer a few quick questions." In that case, go to **Step 3**, below.

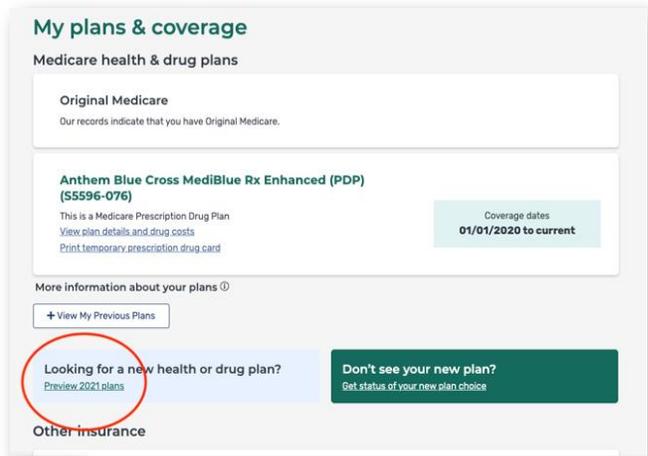


Step 1A - continued

On the "My plans and coverage" page, click on the "Preview 2021 plans."

Note: this will change to "Find and compare 2021 plans" soon.

Go to **Step 3**. Answer a few quick questions



Step 1B. If you don't have, or don't want, an account:

A. Select "Find Plans" in the white text box

or

B. Go to the blue navigation bar at the top of the page, select "Sign Up/Change Plans" and then select "Find Health and Drug Plans."

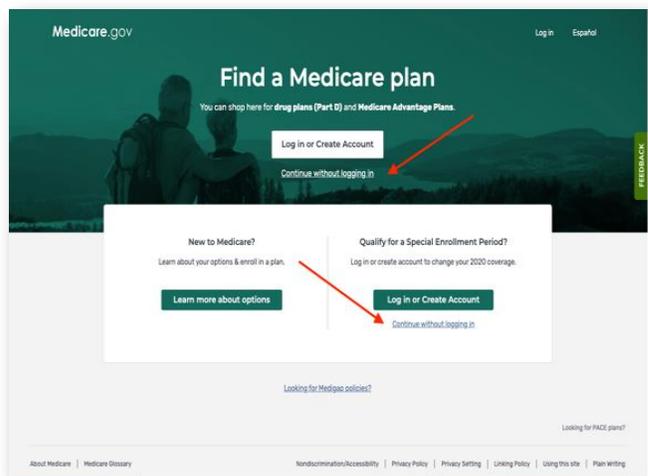


Step 2. Find a Medicare plan

You will now be on a page titled "Find a Medicare Plan."

Choose "Continue without logging in" in either the main box or the "Qualify for a Special Enrollment Period?" box, depending on which is appropriate for you.

NOTE: It doesn't make a difference which option you choose.



Step 3. Answer a few quick questions

Select the option you want.
You can only select one option.

NOTE: When you get to the specific Drug Plans page, there is a link to switch back and forth between the Part D and Medicare Advantage plans. (There is no link to the Medigap plans at that point, however.)

After selecting your option, follow the screen prompts.

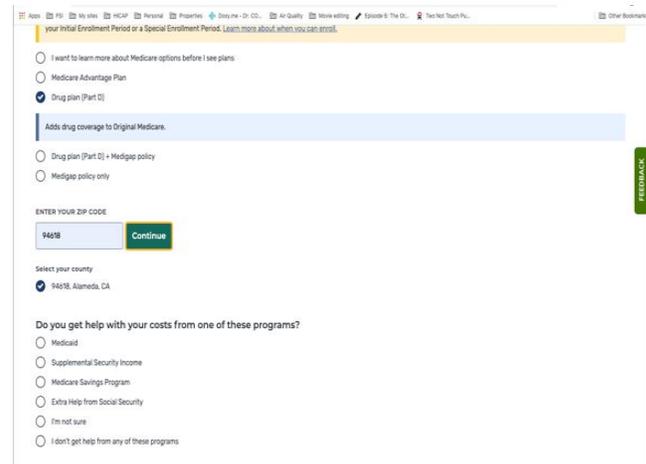
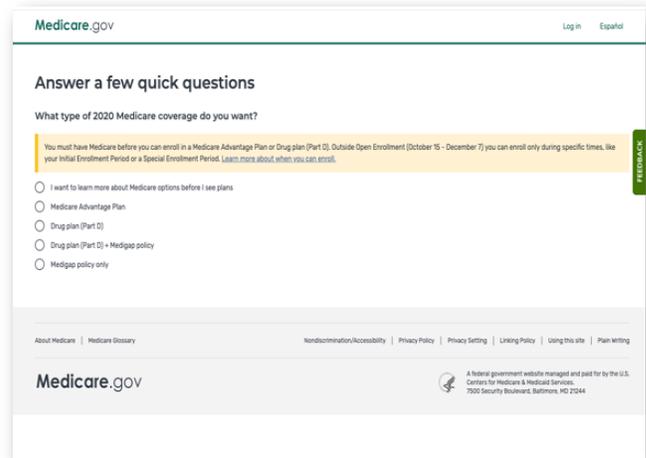
After you enter your zip code, you will be asked:
"Do you get help with your costs from one of these programs?"

If you don't know, select "I'm not sure."

If you do know, select the appropriate response.

When you get to the specific Drug Plans, the prices will reflect the discounts related to your selection.

For instance, the Medicaid option will show plans with a \$0 premium for Medi-Cal beneficiaries (as well as non-Medi-Cal plans).



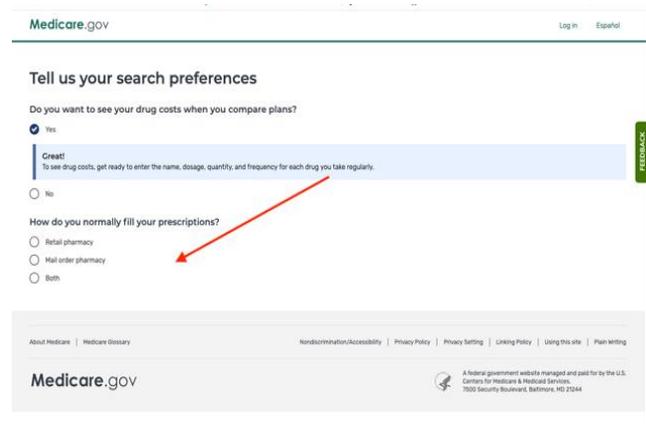
Step 4. Tell us your search preferences

This screen asks if you want to see the drug costs when you compare plans.

If you answer "no" you will be taken directly to the specific Drug Plans.

If you answer "yes" you will be asked "How do you normally fill your prescriptions?"

Unless mail order is absolutely not an option for you, select "both."

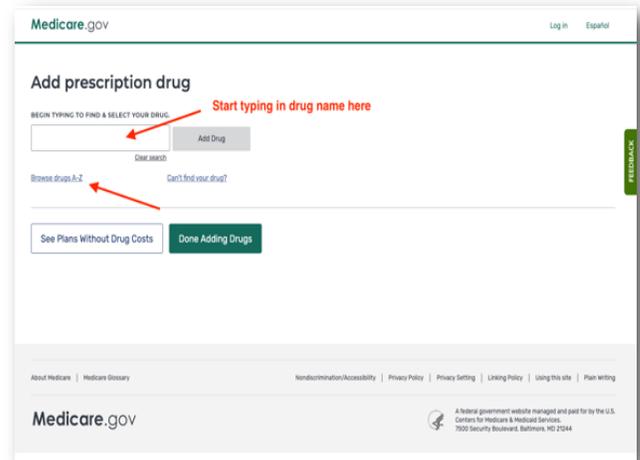


Step 5. Add prescription drug

This is where you enter your drugs. Type in the name of a drug in the dialog box.

If you get a "No Results" message, try using the "Browse drugs A-Z" link.

Pro Tip: If you can't find your drug, google to see if there's another name for it.

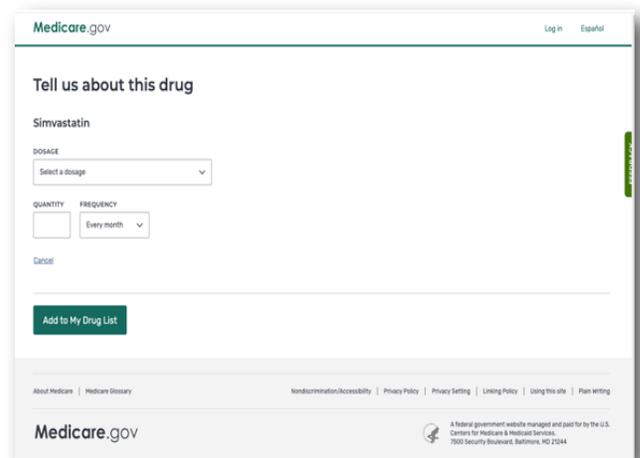


The screenshot shows the 'Add prescription drug' page on Medicare.gov. At the top, there is a search bar with the text 'BEGIN TYPING TO FIND & SELECT YOUR DRUG'. To the right of the search bar is an 'Add Drug' button. A red arrow points to the search bar with the text 'Start typing in drug name here'. Below the search bar is a 'CLEAR SEARCH' link and a 'Browse drugs A-Z' link. A 'Can't find your drug?' link is also present. At the bottom of the form, there are two buttons: 'See Plans Without Drug Costs' and 'Done Adding Drugs'. The footer includes the Medicare.gov logo and a note: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'.

Step 6. Tell us about this drug

After entering the drug name, click "Add Drug." The next screen is where you enter the dosage, quantity and frequency for the drug. Note the drop-down menus in each dialog box.

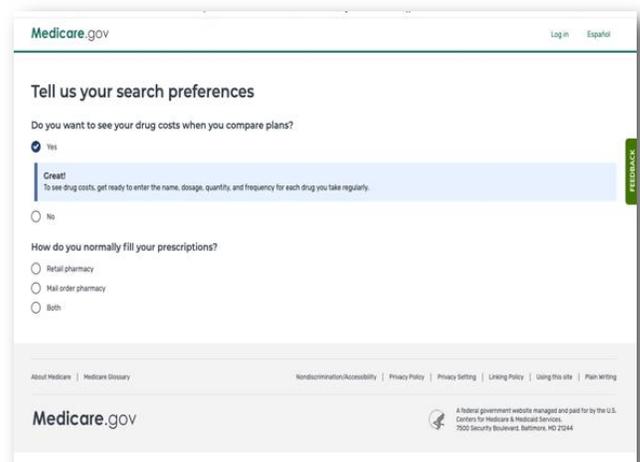
Once you have entered the information, click "Add to My Drug List."



The screenshot shows the 'Tell us about this drug' page on Medicare.gov. The drug name 'Simvastatin' is displayed. Below it, there is a 'DOSAGE' dropdown menu with the text 'Select a dosage'. Underneath, there are 'QUANTITY' and 'FREQUENCY' input fields. The 'FREQUENCY' dropdown menu is set to 'Every month'. Below these fields is a 'Cancel' link. At the bottom of the form, there is a green 'Add to My Drug List' button. The footer includes the Medicare.gov logo and a note: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'.

NOTE: Your drugs will not be prescribed from this list. It is simply a way to check which insurance companies carry that drug. Small mistakes (ex: dose or quantity) are usually not a problem.

Pro Tip: If your drug costs seem unusually high, check the quantity/frequency entries.



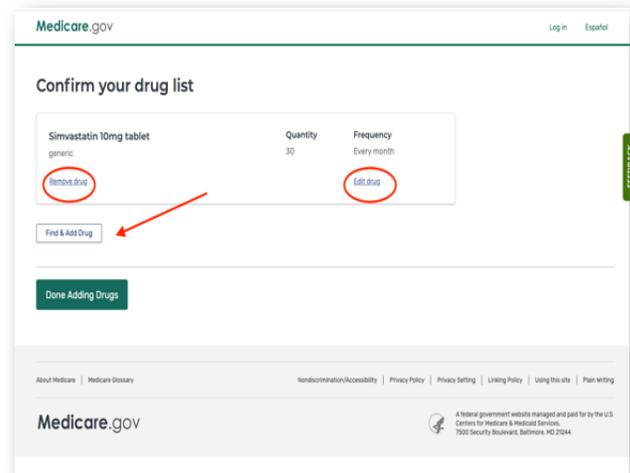
The screenshot shows the 'Tell us your search preferences' page on Medicare.gov. It asks 'Do you want to see your drug costs when you compare plans?' with a radio button selected for 'Yes'. Below this, there is a blue box with the text 'Great! To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.' There is also a radio button for 'No'. The next question is 'How do you normally fill your prescriptions?' with three radio button options: 'Retail pharmacy', 'Mail order pharmacy', and 'Both'. The footer includes the Medicare.gov logo and a note: 'A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244'.

Step 7. Confirm your drug list

Once you have added your first drug, you will be taken to a screen that says, "Confirm your drug list."

Here you can add another drug. You can also remove or edit drugs you have already added to the list.

Once you have added all your drugs, click the green "Done Adding Drugs" button.



Step 8. Choose up to 5 pharmacies

Make sure your zip code is correctly entered.

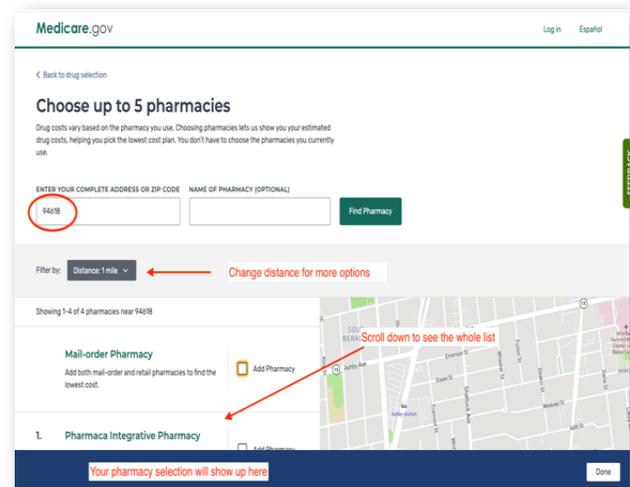
Note that you can search for a specific pharmacy and you can change the distance for the pharmacy selection from 1 mile up to 25 miles.

The first option is for mail-order pharmacies. Each insurance plan uses its own mail-order pharmacy, so you only need to check the box. You do not need to name a specific pharmacy.

Below the mail-order option you will find the retail (walk-in) pharmacies. If you want to see more options, increase the distance.

If there's a pharmacy you like, select it. Otherwise, select any pharmacy. You can choose up to five pharmacies.

Do not worry! You do not have to use the pharmacies you select. However, you cannot continue with Plan Finder until you select at least one pharmacy.



Your pharmacy choices are entered into the blue bar at the bottom of the page. Once you have made your selection, click the white "Done" button.

Step 9: Prescription Drug Plans available or Medicare Advantage Plans available

You will now be in the list of plans available in your zip code.

If you have logged in with your Medicare account and you already have a drug or Medicare Advantage plan, it will be the first one shown.

Note that 10 plans are shown per page.

Scroll down to see all of the plans.

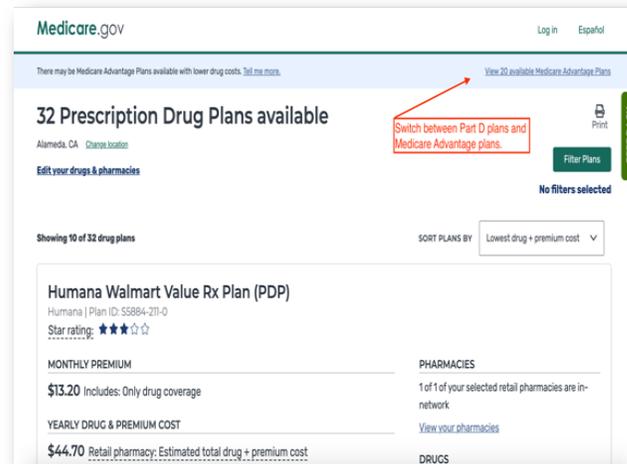
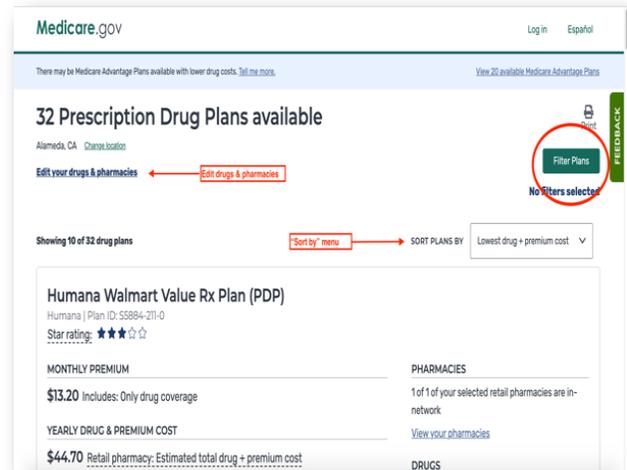
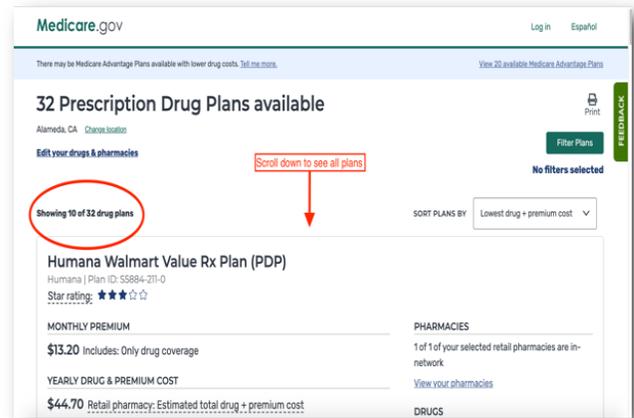
Use the white drop-down menu at the top right to sort plans by lowest deductible, lowest drug + premium cost, or lowest monthly premium.

Use the green filter button to see if the plan is accepted across the U.S., to select by star rating, or to search for a specific insurer.

You can edit your drugs and pharmacy selections by the link at the top left of the page.

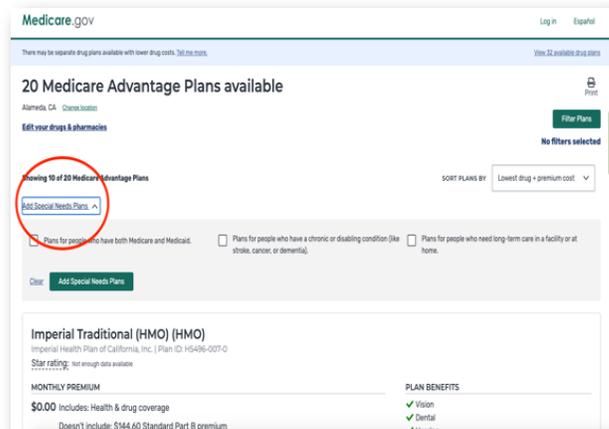
About Medicare Advantage Plans:

You can switch between Part D and Medicare Advantage plans with the link at the top of the page.



About Medicare Advantage Plans – continued

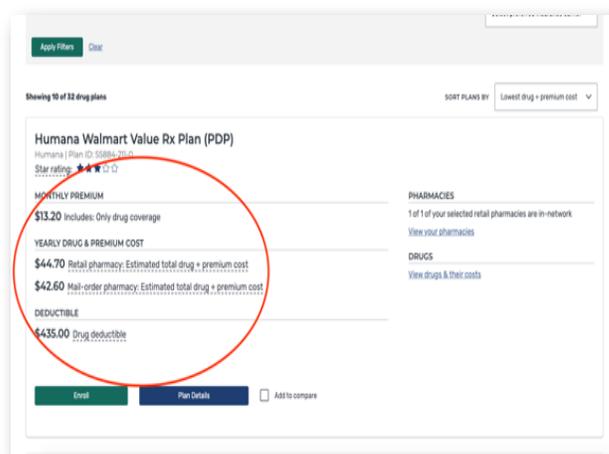
When viewing the list of Medicare Advantage plans, you can see Special Needs Plans by clicking on the link in the upper left section of the screen.



Step 10. Basic Plan information

Note that each plan is set in its own information box.

You can find basic information about each plan as you scroll through the list, including the star rating, monthly premium, the yearly retail and mail-order pharmacy costs, and the deductible amount.

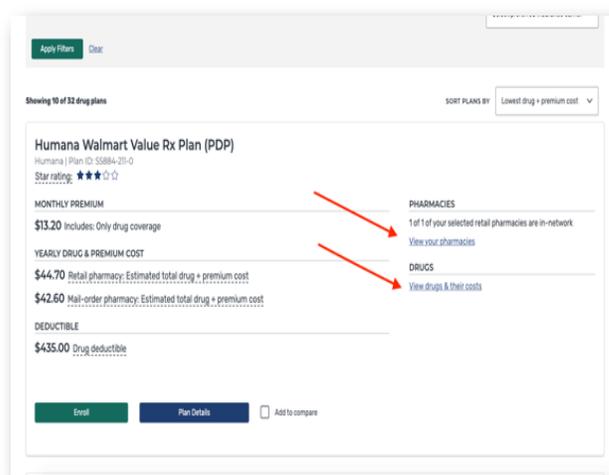


NOTE: Although called "yearly" drug and premium costs, the costs consist only of the remaining months in the year. So, if you are enrolling in a plan starting October 1, the costs are for the remaining 3 months of the year.

Also, note that the drug costs shown in the basic plan information are:

1. An estimate only;
2. Include all the drugs entered; and
3. Include the (remaining months of) premium costs as well as drug costs.

You can quickly view drug costs and pharmacies by clicking the links on the right of the information box of the drug plan



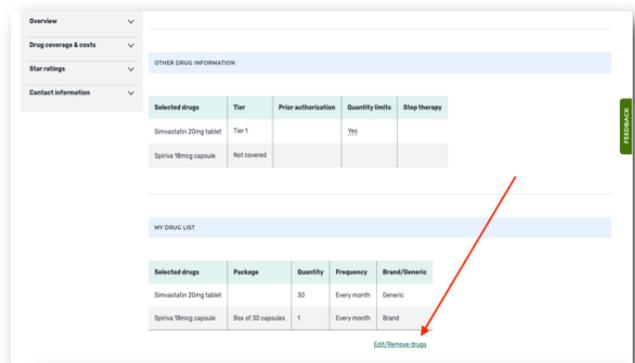
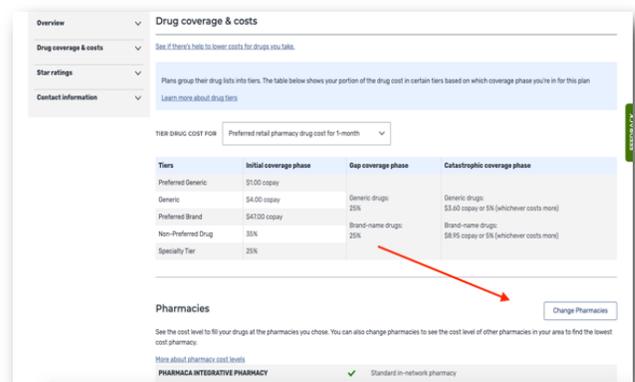
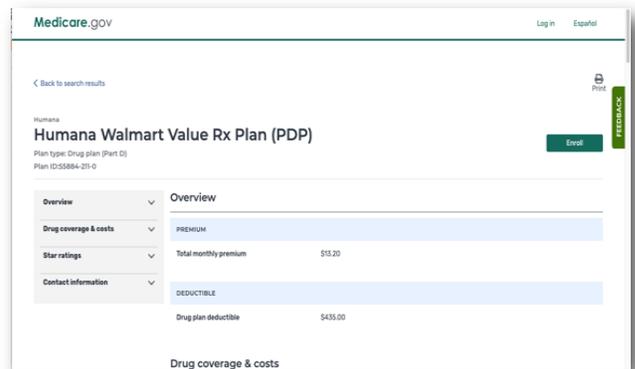
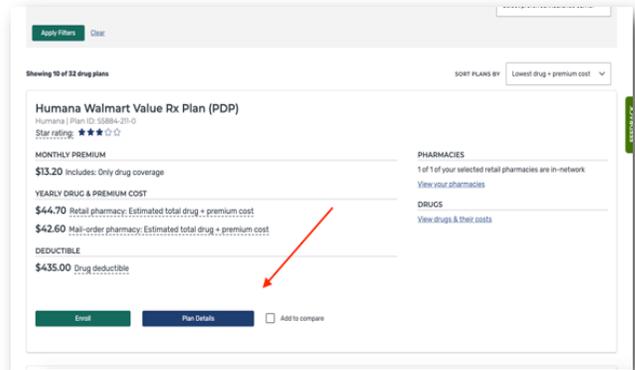
Step 11. Details of a specific plan

At the bottom of the information box there's a blue "Plan Details" button.

As you scroll through it, you can find a wealth of information about the specific plan, such as the average cost of your medications, the costs for each medication at each pharmacy you've selected, whether the pharmacy is "preferred" or "standard," when you might reach "the donut hole" and importantly, whether the plan carries all your drugs.

You can edit your pharmacy selection list from inside Plan Details using the button in the top right of the "Pharmacies" section.

You can edit your drug list from inside Plan Details by scrolling down to the "My Drug List" section and using the link at the bottom.



Step 12. Making sure the plan carries all your medications

To find out if the plan carries all your drugs (i.e., if the drug is on the plan's "formulary"), in Plan Details, scroll down to "Other drug information."

If the plan does not carry your drug, it is noted in the Tier column.

This is very important because if the plan does not carry your drug, you are responsible for paying 100% of the cost of that drug.

Pro Tip: if your drug costs are very high, chances are it is not on that plan's formulary. The other possibility is that the dosage, quantity or frequency was incorrectly entered. Double check those entries as well. (See Step 11.)

Selected drugs	Tier	Prior authorization	Quantity limits	Step therapy
Simvastatin 20mg tablet	Tier 1	Yes		
Spirona 750mg capsule	Not covered			

Selected drugs	Package	Quantity	Frequency	Brand/Generic
Simvastatin 20mg tablet		30	Every month	Generic
Spirona 750mg capsule	Box of 30 capsules	1	Every month	Brand

Step 13. How to compare plans

You can compare up to 3 plans side-by-side by checking the "Add to compare" white check box in the lower left corner of the plan's information box.

A blue bar at the bottom of the page pops up, listing the plan(s) to compare.

AARP MedicareRx Preferred (PDP)
UnitedHealthcare | Plan ID: 55820-031-0
Star rating: ★★★★★

MONTHLY PREMIUM
\$91.90 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST
\$448.17 Retail pharmacy. Estimated total drug + premium cost
\$395.70 Mail-order pharmacy. Estimated total drug + premium cost

DEDUCTIBLE
\$0.00 Drug deductible

PHARMACIES
1 of 1 of your selected retail pharmacies are in-network
[View your pharmacies](#)

DRUGS
[View drugs & their costs](#)

Print Plan Details Add to compare

Plans to compare: Cigna HealthSpring Rx Secure Essential (PDP) X Anthem Blue Cross MediBlue Rx Plus (PDP) X AARP MedicareRx Preferred (PDP) X Compare

Step 14. How to double-check for accuracy

The plan costs are just an estimate. Once you find a plan(s) you like, you should call the insurer to double-check costs, ensure your drugs are on the plan's formulary (they should be), ask about other retail pharmacies and ask any other questions you have.

You can find the plan's contact info by clicking "Contact information" in the "Plan Details" section.

It is also a good idea to print out the details of your selected plan for your records. There is a "Print" icon in the upper right corner of the top of the "Plan Details" page.

Medicare.gov Log in Español

Back to search results

Humana
Humana Walmart Value Rx Plan (PDP)
Plan type: Drug plan (Part D)
Plan ID: 55884-211-0

Print

Overview

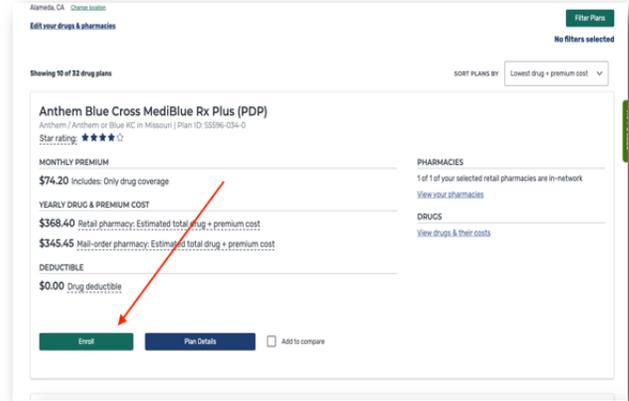
Category	Amount
PREMIUM	
Total monthly premium	\$13.20
DEDUCTIBLE	
Drug plan deductible	\$435.00

Drug coverage & costs

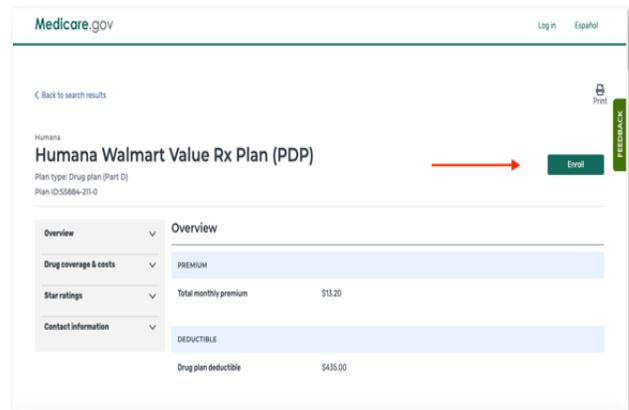
Step 15. Enroll in a plan

To enroll in a plan, you can:

Use the green "Enroll" button which is on the bottom left side of the plan's information box:



It is also at the top of the Plan Details page:



Or --

Call the Plan directly to enroll; or

Call 1-800-Medicare: 1-800-633-4227
TTY users can call 1-877-486-2048; or

Call your local HICAP office for assistance:
1-800-434-8022.

For a Medicare Plan Finder Walk-Thru Video from CMS, go to:

<https://youtu.be/QgXmY8-gEHk>

**Information provided by
Legal Assistance for Seniors/HICAP**

510-839-0393 or 1-800-434-0222
www.lashicap.org

Rev. 10/20/20



LOCAL HELP FOR PEOPLE WITH MEDICARE

This project was supported, in part by grant number 90SAPG0052-03-02, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.