

# Medicare Part D Plan Finder Guide

New System as of Oct. 1, 2019

The best way to evaluate your current Medicare Part D drug plan or find a new one is with Medicare's online tool, the Plan Finder. Medicare has significantly updated the tool, effective Oct. 1, 2019. So if you've used the Plan Finder in the past, you will find it's different this year.

Before open enrollment begins on Oct. 15, you can't enroll in a plan on the Plan Finder, but you can see your options by following the instructions below.

## Get ready first

To start, you'll need to pull together:

- **A list of all your prescriptions**, including inhalers, eye drops and creams. You will need their specific names, along with your dosages, quantities and frequency you take them.
- **Your Medicare card.**

## Using the Plan Finder

Go to the new Medicare Plan Finder webpage ([medicare.gov/find-a-plan](http://medicare.gov/find-a-plan)). Some significant changes you will find include:

- **A new log-in feature:** Medicare gives you the option to first log into your online Medicare account (or if you don't have one, to create an account). You can manage your drug list more easily using this feature – see details below – and see your other personal Medicare-related information.
- **Process to create or save your drug list:** Any drug list you created in the previous Plan Finder will not transfer to this new one.

If you use the log-in feature, you can see a list of medications that you purchased in the last 12 months. The only exception is if you're new to Medicare and don't have a claims history yet. Using the log-in option is now the only way to save your drug list, which was not the case previously. See details below.

## If you log in or create an account

After you log in:

- **Answer some quick questions about your coverage needs.** Then you will be asked to create your drug list.
- **A drug list appears from a claims database of your last year of drug purchases.** It may not be your current list of drugs, so you can edit the list to update it.

To add any additional drugs you take, type in their names or use the browse function to find them on Medicare's list. Enter dosage, quantity and frequency for each drug. Repeat this process until all your drugs have been entered.

If your drug is a name-brand drug and a generic is available, it will ask if you want to choose the generic one instead. You can enter up to 40 drugs.

- **Choose pharmacies:** Then a list of the closest pharmacies will appear. The pharmacies you chose in the previous year show at the bottom. You can choose up to two pharmacies and mail order sources.
- **Review and choose drug plans:** Next, a list of drug plans will appear. The top box shows your current plan with the pricing for the new plan year. The plans automatically sort from the lowest to the highest premium. Change this from the drop-down menu to sort by Lowest drug + premium cost to see an annualized total cost that includes your premiums plus co-pays. You may choose up to three plans to compare at one time. You won't know which of your pharmacy selections provides that total cost number until you look at the results of the plan comparison. You can enroll in a new plan from the ranked plan listing page or the Plan Detail page.

## If you do not wish to log in

Click *Continue without logging in* and then:

- **Answer some quick questions about your coverage needs.** Then you will be asked to create your drug list.
- **Add each of your drugs by name.** You can type in their names or use the browse function to find them on Medicare's list. Enter dosage, quantity and frequency for each drug. Repeat this process until all your drugs have been entered.

If your drug is a name-brand drug and a generic is available, it will ask if you want to choose the generic one instead. You can enter up to 40 drugs.

- **Choose pharmacies:** Then a list of the closest pharmacies will appear. You can choose up to two pharmacies plus mail order sources.
- **Review and choose drug plans:** After you choose your pharmacies, a list of drug plans will appear. The plans automatically sort from the lowest to the highest premium. Change this from the drop-down menu to sort by Lowest drug + premium cost to see an annualized total cost that includes your premiums plus co-pays. You may choose up to three plans to compare at one time. You won't know which of your pharmacy selections provides that total cost number until you look at the results of the plan comparison. And remember, the system will not save your drug list since you're not logged in to your Medicare account. You can enroll in a new plan from the ranked plan listing page or the Plan Detail page.

## Working with Everence on plan choices

A number of Everence offices offer help to our current Medicare Supplement clients to review their Part D plan choices during open enrollment. Everence staff are committed to treating your Medicare information as confidential whenever we work with you. Talk to an Everence representative to learn more about our confidentiality practices.