

Medicare Part D Plan Finder Guide



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.

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 Medicare Plan Finder webpage ([medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan)) where you will find:

- **A 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:** If you use the log-in feature, you can see a list of your claims (drug purchases). 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. 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 five pharmacies and mail order.
- **Review and choose drug plans:** Next a list of drug plans will appear. The top box shows your current plan and information with an annual cost that's an estimate only for the rest of the current year. You can select this plan again for next year, but first de-select it at the bottom of the page to remove the current information and costs.

The plans automatically appear in order, from the lowest to the highest premium. Change it to sort by Lowest drug cost to see an annualized total retail cost (your co-payments). This total, however, does not include your premiums. So manually calculate your annual premium cost, add it to your annual retail cost and then you'll have your total out-of-pocket cost for the plan. You can select and compare up to three plans at a time.

If you do not log in to your Medicare account

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, using the down arrows. 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 five pharmacies and mail order.
- **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 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 for a quick bottom-line comparison of each pharmacy's total cost. 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.