How to Use the Medicare Plan Finder

*BOALTC does NOT endorse any particular company or product: however, counselors will identify those coverage options with the better values and/or coverage options to best meet a beneficiary's needs.*

Type the address into your browser’s address bar, not the search bar.

On Medicare’s homepage, you will see three green buttons. Click on Find health & drug plans.

To run a general search, enter your zip code and click Find Plans. If you are choosing a plan for the next year, you will need to click on the year you want.

Answer the questions about your current coverage, or click the very first button and the very last button in the list. Then click the brown button to move forward.
If you run a personal search with the information from your Medicare card, your drug list will be saved to your personal file, you can recall previous drug lists, the plan finder will reveal current and future prescription drug and Advantage plans you are enrolled in, and you will see any subsidies (Extra Help) for which you are eligible.

Enter your drugs in the box on the left. If you have a drug list ID and password, enter them in the box to the right to pull up your list of meds. If this is your first plan finder, be sure to save the drug list ID and password date.

Drug List ID Number

Password Date _____/_____/_______
When you add your prescriptions, you will need to have exact dosages and quantities of your meds. Have your medication containers in front of you.

*Over the Counter medications and supplements are not covered by part D plans.*

Tip: Don’t enter drugs in three month quantities assuming that they will be cheaper through mail order. Sometimes mail order is cheaper; sometimes it is not. Entering your monthly drug use will make the plan finder easier to interpret.

If you don’t take drugs, you may find SeniorCare, the Wisconsin State Pharmaceutical Assistance Program, to be a better option. You can find an application at [https://www.dhs.wisconsin.gov/seniorcare/index.htm](https://www.dhs.wisconsin.gov/seniorcare/index.htm)

If you prefer a Part D plan, click on I don’t take any drugs, and click again in the pop up box on Skip Drug Entry.

When you have finished entering your prescriptions, print your drug list from the Print My Drug List tab. Then click the brown button at the bottom of the list that says My Drug List is Complete.
Enter the pharmacy you use and an alternate. Drug costs can be significantly higher if you use a standard or out-of-network pharmacy instead of a preferred one. Click Continue to Plan Results.

Click on the boxes for the types of plans you want to look at. This page offers many ways to narrow your choices. We recommend looking at all the plans first by price, the plan finder’s default. Choosing to eliminate all plans with deductibles, for example, may eliminate the plan that is least expensive for the year. Click Continue.
You will be directed to a page that lists the general outline of all the plans in the type you chose. At the top, you will find the costs with Original Medicare alone. This gives you an idea of what your out-of-pocket drug costs might be without coverage.

Check the next three boxes for the least expensive plans and click on Compare Plans.

**Tip:** In the left-hand column, you will see Cost as of Today. Unless you have clicked on the upcoming year (an option that is available only during the Annual Election Period in October and November), the plan finder assumes that you will be starting the plan on the first of the next calendar month. If you are running a plan finder in June for an August start with Medicare, this number will reflect an extra month of costs. **Cost as of Today includes premium, deductible and copays combined.**
The three plans will be compared side-by-side. The first box gives Non-Member phone numbers that you can call to enroll in the plan when you choose. The Enroll button will let you enroll by computer. You can also enroll by calling Medicare at 1-800-633-4227.

The second box shows the known, fixed costs of premium and deductible. This is an incomplete cost list. Don’t select the plan by the costs you find here.

The third section gives the full projected cost of the plan, figured from the first day of the next calendar month until the end of the year. If you are running the plan finder for the upcoming year, it shows the projected cost for January through December. This cost includes the premium, deductible and the estimated copays at the pharmacy.
The next box shows the costs of the plan month-by-month. In the illustration below, the plan on the left costs more in the first month because it has a deductible. The drug illustrated is insulin. Its cost meets the full deductible in the first month. If the prescriptions are less expensive, it may take months to pay the full value of the deductible. Click on the blue link that says View Drug Cost Summary to see how much the prescription costs at each stage of the plan.

Note that one plan has a deductible and the other one does not.

The red line tells the status of your pharmacy. If your pharmacy is not preferred, click the blue link to find one.
This section tells the tier levels of your drugs and verifies that all prescriptions are on the plan’s formulary. If a drug is not on formulary, you will pay full price, and it will not count toward meeting the deductible or the coverage gap.

Medicare Advantage Plans

If you are looking at Advantage Plans, also look at the Health Plan Benefits.

Check the cost of premium (money you know you will pay) and the Maximum Out-of-Pocket (the total money you might pay in Coinsurance and Copays as you use the plan’s medical services). Your drug costs with the Advantage plan will be in addition to these amounts and can be found on the Drug Costs & Coverage tab.

Check to see if your choice of doctors is limited. Ask your current doctors if they accept that plan.

If you are in an Advantage plan that offers drug coverage, this is the ONLY Part D coverage you may have. Make sure your drugs are on the formulary.

For help interpreting your plan finder results, please call the one of Wisconsin’s Prescription Drug Helplines.

Medigap Part D and Prescription Drug Helpline
1-855-677-2783 (Ages 60 and up)

Disability Drug Benefit Helpline
1-800-926-4862 (under age 60)