User guide

Shop for Plans Using Your Medicare Account

Medicare

If you create a Medicare account, you get access to personalized features when you shop for plans at Medicare.gov/plan-compare. You'll be able to:

- Get a summary of your current coverage.
- Review how your current plan will change next year (available during Open Enrollment).
- Compare your current plan to other plans in your area.
- Manage a list of your prescription drugs and preferred pharmacies.
- Get detailed cost information that includes any help you get (like from a Medicare Savings Program or Extra Help).

Ready to get started?

Visit Medicare.gov/account/login. You'll need the following information (for yourself or the person you're helping):

1. Medicare Number – This is on the front of your red, white, and blue Medicare card.
2. Part A or Part B coverage start date – This is on the front of your red, white, and blue Medicare card.
3. Personal information – Like your name, date of birth, and current address.

MEDICARE HEALTH INSURANCE
Name/Nombre
JOHN L SMITH
Medicare Number/Número de Medicare
1EG4-TE5-MK72
Entitled to/Con derecho a   Coverage starts/Cobertura empieza
HOSPITAL (PART A)   03-01-2016
MEDICAL (PART B)   03-01-2016
SAMPLE

After you enter your information and select "Next," create your username and password. To help you remember your username and password, you can write them in the spaces below. Keep this sheet in a safe place to protect your privacy.

My username:	My password:

Forgot your username or password?

If you already have an account, visit Medicare.gov/account/login and select "Forgot your username or password?" to get or reset your login information.


Medicare

Need Help Adding Pharmacies & Drugs to Your Medicare Account?

Medicare

When you're shopping for plans at Medicare.gov/plan-compare, you can add your preferred pharmacies and any drugs you're currently taking to your secure Medicare account. This helps you get better drug cost estimates when reviewing your current plan or shopping for a new one.

How to add pharmacies

Visit Medicare.gov/plan-compare and log into your Medicare account (if you don't have an account, you can create one). Once you log in, you'll come to a summary page with your name and plan information at the top.

1. Scroll down to "Your pharmacy list."

2. If you have at least one saved pharmacy, select "Edit My Pharmacies" to update your list. If you don't have any saved pharmacies, select "Add Pharmacies" to search for pharmacies near you and add your preferred pharmacies to your list.
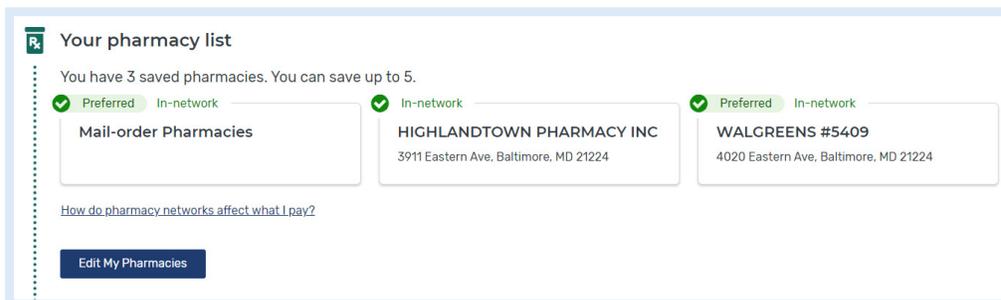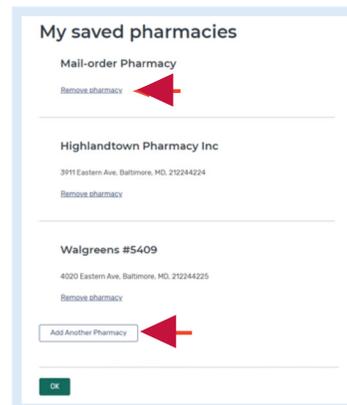

3. Search for pharmacies using:
   - Your address (current location or home address)
   - A specific pharmacy name
   - Your ZIP code
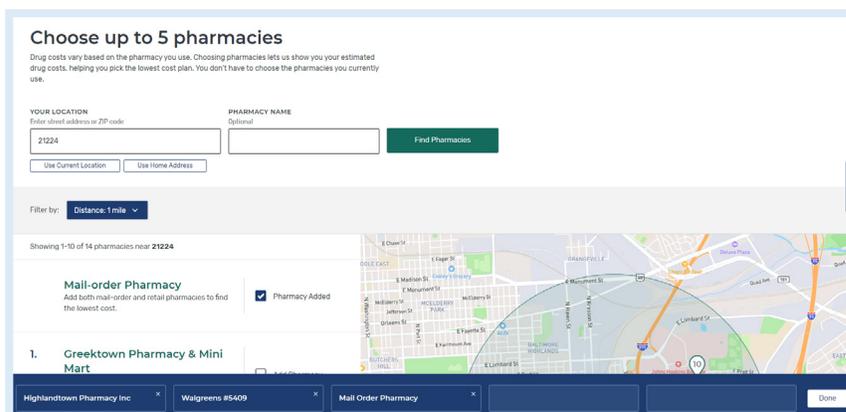
Each pharmacy you select will appear in a blue bar at the bottom of the screen. You can save up to 5 pharmacies.

When you're done adding pharmacies, select "Done" in the bottom right corner of the screen.
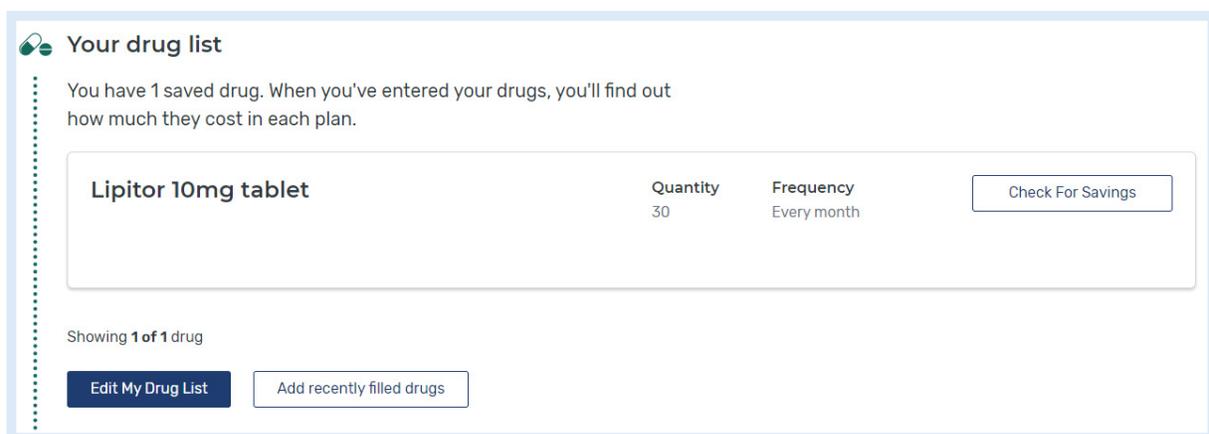
4. Once you're done adding pharmacies, you'll be taken back to your summary page. You can find what you added to your list by scrolling down to "My saved pharmacies." If your list has fewer than 5 pharmacies, you can add more by selecting "Add Another Pharmacy." You can also delete a pharmacy from your list by selecting "Remove pharmacy."

5. When you're satisfied with your pharmacy list, select "OK" to go back to your summary page.

My saved pharmacies

Mail-order Pharmacy

Remove pharmacy

Highlandtown Pharmacy Inc

3911 Eastern Ave, Baltimore, MD, 212244224

Remove pharmacy

Walgreens #5409

4020 Eastern Ave, Baltimore, MD, 212244225

Remove pharmacy

Add Another Pharmacy
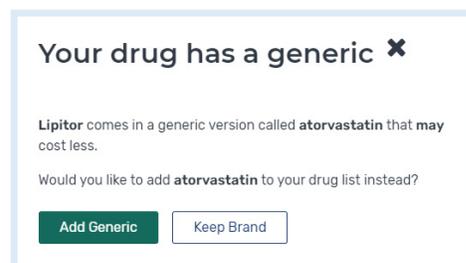
OK

How to add drugs
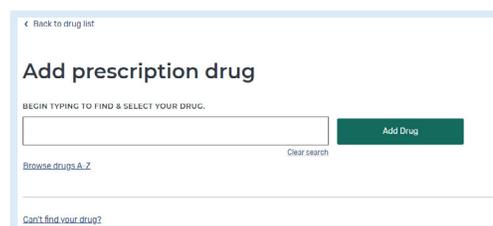
On the summary page, under your pharmacy list, you can create a list of the drugs you take.

1. Scroll down to "Your drug list."

Your drug list

You have 1 saved drug. When you've entered your drugs, you'll find out how much they cost in each plan.

Lipitor 10mg tablet	Quantity	Frequency	
	30	Every month	Check For Savings

Showing **1 of 1** drug
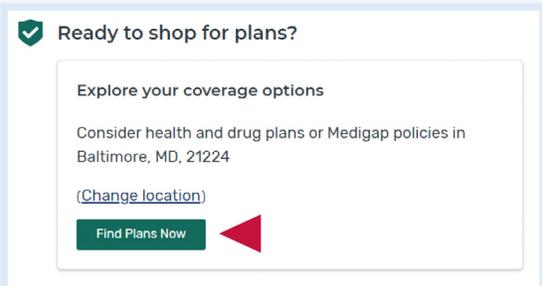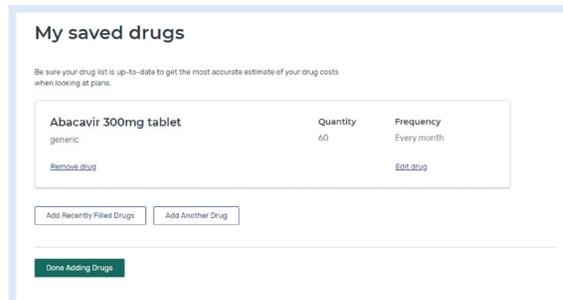
Edit My Drug List   Add recently filled drugs

2. If you already have drugs saved, select "Edit My Drug List" to update your list. If you don't have any drugs saved, select "Add a drug" to get started.

3. You can search for drugs in 3 ways:

   • Type in the name of the drug
   • Select "Browse drugs A-Z"
   • Select "Add Recently Filled Drugs" on your summary page to get a list of all the prescriptions you've filled in the last 12 months

‹ Back to drug list

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

[   ]   Add Drug

Clear search

Browse drugs A-Z

Can't find your drug?

Your drug has a generic ✖

Lipitor comes in a generic version called **atorvastatin** that **may** cost less.

Would you like to add **atorvastatin** to your drug list instead?

Add Generic   Keep Brand

When you find a drug you take, select "Add to My Drug List." If your drug has a generic form, you'll get a message asking if you want to add the generic to your list or keep the brand name drug. Select "Add Generic" or "Keep Brand."

4. When you're done adding drugs to your list, you'll be taken back to your summary page. You can find what you added to your list by scrolling down to "My saved drugs." You can add as many drugs to your list as you want. You can also delete a drug from your list by selecting "Remove drug." When you're satisfied with your drug list, select "Done Adding Drugs" to go back to your summary page.

My saved drugs

Be sure your drug list is up-to-date to get the most accurate estimate of your drug costs when looking at plans.

Abacavir 300mg tablet	Quantity	Frequency
generic	60	Every month
Remove drug		Edit drug

Add Recently Filled Drugs   Add Another Drug

Done Adding Drugs

Ready to shop for plans?

Explore your coverage options

Consider health and drug plans or Medigap policies in Baltimore, MD, 21224

(Change location)

Find Plans Now

Tip: Once you review and update your pharmacy and drug lists, you'll get more accurate drug cost estimates when you search for plans. Select "Find Plans Now" from your summary page to start comparing plans.

How to switch pharmacies while researching plans

During your plan search, you may notice your estimated drug costs change if you pick different pharmacies. This is because pharmacies may charge different prices depending on your plan. Here's how to switch pharmacies while you compare plans:

1. Select "Plan Details" for a plan you're interested in.

Kaiser Permanente Medicare Advantage Standard MD (HMO)
Kaiser Permanente | Plan ID: H2172-004-0
Star rating: ☆ This plan got Medicare's **highest rating** (5 stars)

MONTHLY PREMIUM

$0.00 Includes: Health & drug coverage
Doesn't include: $170.10 Standard Part B premium

YEARLY DRUG & PREMIUM COST

$533.97 Retail pharmacy: Estimated total drug + premium cost
Doesn't include: Health costs

OTHER COSTS

$0 Health deductible

$0.00 Drug deductible

$6,900 In-network Maximum you pay for health services

PLAN BENEFITS
✔ Vision
✔ Dental
✔ Hearing
✔ Transportation
✔ Fitness benefits
✔ Worldwide emergency
✔ Telehealth
See more benefits ⌄

COPAYS/COINSURANCE
Primary doctor: **$10 copay per visit**
Specialist: **$40 copay per visit**

DRUGS
✔ Includes drug coverage
View drugs & their costs

Plan Details   ☐ Add to compare

2. Select "Drug Coverage" from the menu at the top of the screen or scroll down to find that section.

Overview	Benefits & Costs	Drug Coverage	Extra Benefits	Optional Packages	Star Ratings

Overview

PREMIUMS	
Total monthly premium	$0.00
Health premium	$0.00
Drug premium	$0.00
Standard Part B premium	$174.70
Part B premium reduction	No

3. To change the pharmacies on your list, select "Change Pharmacies." If any of your saved pharmacies are out of the plan's network, select "Find an in-network pharmacy." In-network pharmacies usually offer lower costs for drugs than out-of-network pharmacies.
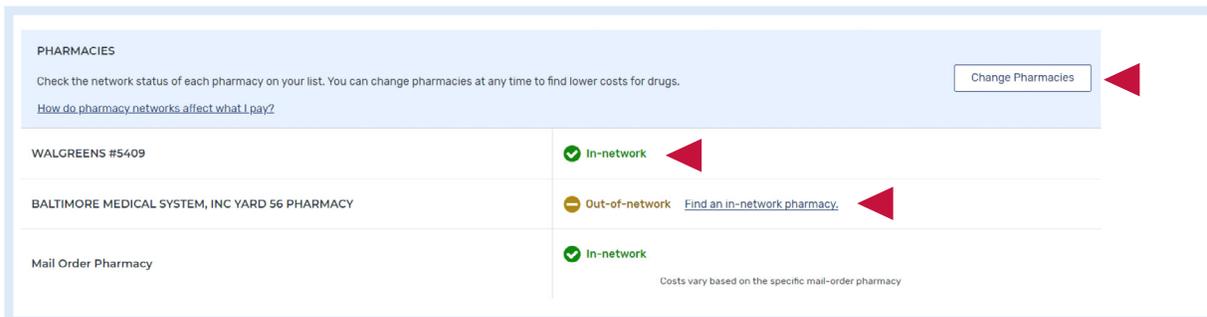
4. You'll go back to the "Pharmacy Finder" page to update your pharmacy list. If you want, you can filter your pharmacy search results to only show preferred in-network pharmacies for the plan you're considering. Preferred in-network pharmacies usually offer the lowest drug prices. When you're satisfied with your pharmacy list, select "Done" to go back to the "Plan Details" page.
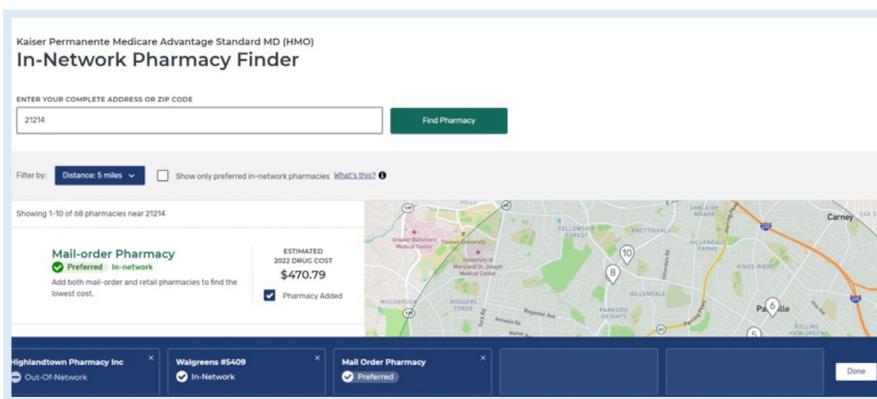
Want to learn more about what's new at **Medicare.gov/plan-compare** this year? Check out this video: **YouTube.com/watch?v=ISaNFdfvGQw**.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit Medicare.gov/about-us/accessibility-nondiscrimination-notice, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

This product was produced at U.S. taxpayer expense.

Ready to Choose a Medicare Plan?

Medicare

If you have Medicare Part A (Hospital Insurance) and/or Part B (Medical Insurance), you can join a Medicare health or drug plan. When you shop for health or drug plans at **Medicare.gov/plan-compare**, you'll get details about plans in your area. As you compare plans, consider:

Costs

Think about all your out-of-pocket costs, not just monthly premiums. It's important to compare estimates of your total costs in a year. Some plans with higher monthly premiums might offer lower copayments or lower maximum costs.

If you get health services often: Look at the plan's yearly limit on your out-of-pocket costs for all medical services. Once you've paid this amount, the plan will pay your health costs for the rest of the year (except for the monthly plan premium and standard Part B premium). If you also take prescription drugs regularly, add the yearly drug cost and maximum amount together to get an estimate of your total out-of-pocket costs for the year.

If you take prescription drugs regularly: Log into (or create) your secure Medicare account to save a list of your drugs and pharmacies. This will give you a better estimate of your yearly out-of-pocket costs when comparing plans. You can also sort the list of available plans by "Lowest drug + premium" cost.

- If you join a plan during Medicare's annual Open Enrollment Period (October 15 – December 7), each plan's yearly cost includes 12 months of premiums, plus the estimated cost to fill the prescriptions on your saved drug list (12 months) at the pharmacies you chose.
- If you join a plan outside of Open Enrollment, each plan's yearly cost includes a premium amount for the number of months left in the year, plus the estimated cost to fill the prescriptions on your saved drug list (for the rest of the year) at the pharmacies you chose.

If you don't get health services often or take any prescription drugs: Look at the monthly premiums of each plan to find out how much you'd pay, even if you don't get any health services or drugs. You can sort the list of available plans by "Lowest monthly premium."

Drugs & Pharmacies

If you take drugs regularly and need drug coverage: Add your prescriptions to your drug list so you can find out if a plan covers them. You can also review the "Plan Details" to find out what it may cost to fill your drugs at different pharmacies.

As you manage your drug list, don't forget to explore your pharmacy options. You can save up to 5 pharmacies on your list at one time. When you save pharmacies, you'll be able to find out the cost of filling your drugs at each one as you compare plans. Your drug costs can change depending on your plan and the pharmacy you use, so adding different pharmacies to your list may help you save money.

If you don't take drugs regularly, but still want drug coverage: Look for plans that include drug coverage. They'll have "Includes drug coverage" on the bottom right of the plan cards in your results list. You can also use the "Drug Coverage" filter at the top of your results list to only show plans that include drug coverage.

Starting in 2025, all Medicare plans will include a $2,000 cap on what you pay out-of-pocket for prescription drugs covered by your Part D plan. If your out-of-pocket spending on covered drugs reaches $2,000 (including certain payments made on your behalf, like through the Extra Help program), **you'll automatically get "catastrophic coverage." That means you won't have to pay a copayment or coinsurance for covered drugs** for the rest of the calendar year. If you have a Medicare plan with drug coverage, compare plans during Medicare Open Enrollment (October 15 – December 7) to make sure your plan covers the drugs you take and meets your needs.

Plan Type

There are several types of Medicare health plans (like Health Maintenance Organizations and Preferred Provider Organizations), and they all work differently. Some health plans include drug coverage while others don't. Use the "Plan Type" filter at the top of your results list to learn more about the different plan types, and pick the ones that fit your needs.

Provider Networks

Many plans have networks of health care providers (like doctors, hospitals, and other facilities). Getting services from providers in a plan's network usually costs less than getting those services from providers that aren't in the plan's network.

If you want to keep your current providers, make sure they're in the plan's network before you join. If the plan doesn't have a network, you can visit any provider that accepts Medicare.

Special Needs Plans (SNPs)

These plans tailor their benefits, provider network, and list of covered drugs to people with specific health conditions, health care needs, or Medicaid coverage. You may qualify for one of 3 types of SNPs if:

- You have both Medicare and Medicaid.
- You have a chronic or disabling condition (like diabetes, heart disease, cancer, dementia, or stroke).
- You need long-term care services, either in a facility or at home.

Use the "Special Needs Plans" filter at the top of your results list to find out if there are SNPs available in your area.

Benefits

Some health plans offer extra benefits that Original Medicare doesn't cover, like vision, hearing, and dental services. Plans can also choose to cover even more benefits, like:

- Transportation to doctor visits
- Over-the-counter drugs
- Other services that promote your health and wellness

Use the "Plan Benefits" filter at the top of your results list to narrow your results and only include plans with the benefits you need. Select "Plan Details" to review the full list of benefits each plan offers.

> **New to Medicare?**
> Remember, you need Part A (Hospital Insurance) and/or Part B (Medical Insurance) before you can join a health or drug plan. Visit Medicare.gov/plan-compare and select "First time joining a Medicare health or drug plan?" to learn when to shop for plans and how to avoid late enrollment penalties.

Medicare