

HOW TO COMPARE MEDICARE PRESCRIPTION DRUG PLANS AND MEDICARE ADVANTAGE PLANS

www.medicare.gov

Open Enrollment for Medicare Drug Plans and Medicare Advantage Plans:
October 15 to December 7, each year. Have Medicare card and drug list available.

Following are steps to compare Medicare Drug Plans and Medicare Advantage Plans and find a plan at the least cost to you that covers the drugs you take with the fewest restrictions.

1. Go to www.medicare.gov
2. Find Health and Drug plans.
3. Do a general or personalized search
-Use personalized search if you have a drug plans now or qualify for extra help. With personalized search your current plan will appear later when compare plans.
4. -For a general search, don't have to enter Medicare information.
Choose county
5. Enter information:
Original Medicare if you have Medicare A and B **OR**
Medicare Health Plan if have a Medicare Advantage plan **OR**
I don't know
If get Extra Help, click I applied for and get Extra Help
Or can click I don't know or check others that apply

Next--Do either 6 or 8.

6. Enter your drugs. If don't know how to spell, click on first letter of drug. Add drug. Enter dosage, and how many pills per month.
7. May get pop up that asks if you want to use lower generic if there is a generic available.
8. Or enter Drug List ID and password date if you have put drugs in for this person in past and kept the ID no. Click retrieve my drug list and the last list you entered will appear. (sometimes the list will pop up if you do a personal search).
9. If you are entering drugs for the first time, after you enter one drug, a drug list ID no. and Password Date will appear on the right side. Write down that no. and date. You can enter those numbers the next time or next year when you want to look at plans, and the drugs you entered will pop up.
10. When all drugs are entered, click, my drug list is complete
11. Select pharmacy--can choose two pharmacies. Continue to plan results.
12. "Refine Your Plan Results:
If you want to **look at only drug plans, check** Prescription Drug Plans.
If you want to look at Medicare advantage plans, check "other health plans with or without drugs."
13. Left hand column--Usually don't do any of the other choices at this time such as limit your premium, etc.
14. Continue to Plan results.

15. “Your Plan Results” page will list your “current plan” first if you put in your personal Medicare information.
16. Plans that cover all or most of your drugs are listed by **lowest annual cost** first. You can sort to have listed other ways.
17. Premiums, deductible, and restrictions will be listed.
18. If “**Yes**” under restrictions, click on yes to see restrictions for that plan.
 - If yes under “Prior Authorization”, doctor has to contact plans to see if they will cover drug.
 - “Quantity limits”–one pill a day is covered, and more for some drugs. Scroll down to see how many pills are allowed in so many days. You will pay full price for pills over those allowed.
 - “Step Therapy” means the doctor may have to justify why you cannot take a cheaper drug for that condition. It is easier on you and your doctor if you choose a plan without prior authorization or step therapy.
19. Click on the **name of a plan** to see details of drug costs and coverage.
20. Look at premiums, deductible, total annual costs and restrictions on drugs.
21. A plan with a deductible may be cheaper “total annual cost” than one with a “0” deductible.
22. Look for a plan that has the lowest annual cost with the fewest restrictions and a deductible you can live with.
23. A bar graph will show you how much you will pay each month. This includes the premium plus the co-pays at the pharmacy.
When the bar graph jumps up in the year, usually that means you are in the gap.
24. The gap in 2014 starts when you total drug cost equals \$2850 (what the plan and you have paid). When you are in the gap, you get a 52.5% discount on full cost of brand name drugs and 21% discount on generic drugs.
25. To go back a page, use the “return to previous page” button.
26. Open enrollment--when you can change plans--is between Oct 15, and Dec. 7.
27. **ENROLL first time or change plans:** There are several options. Have your Medicare card available
Go to www.medicare.gov and click on enroll, or enroll button when on plan.
Call number on plan for “non-member” (look at sheet you printed or in “Medicare and You” booklet.
Call: 1-800-Medicare or 1-800-633-4227
Call SHICK hotline 1-800-860-5260
Call a local SHICK counselor
(If you want to stay with your 2013 Drug or Medicare Advantage Plan, you don’t have to do anything--if the plan is still available.)
28. If you are shopping for a “Medicare Advantage Plan,” at step 12 check Medical Health Plans--with or without drug plans. Look at details of plans and click drug details and look at any drug plan that accompanies the health plan to be sure your drugs are covered.
29. Remember, you doctor and facility have to accept the Medicare Advantage Plan you choose for plan to pay health care bills. If they do not accept your plan, you will pay the full cost of health care.

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