**HOW TO USE THE MEDICARE WEB PLAN FINDER :**

**Compare 2019 Medicare Prescription Drug Plans and Medicare Advantage Plans**

Open enrollment for 2019 Drug Plans and Medicare Advantage Plans:

October 15, to December 7, 2019

Following are steps to compare Medicare Drug Plans and Medicare Advantage Plans and fine the plan that covers the drugs you take with the fewest restrictions, and at the lowest cost to you.

1. Go to [www.medicare.gov](http://www.medicare.gov)
2. Click Find Health and Drug Plans.
3. Select either a general or personalized search

For a general search, don’t need to enter Medicare information. \*Use personalized search if you have a drug plan now or qualify for extra help. With personalized search your current plan will appear later when you compare plans.

1. Choose county
2. Enter information in Step 1 of 4:

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 you get Extra Help, click I applied for and get Extra Help

or can click I don’t know, or click others that apply.

For the most accurate comparison, click Yes, or I Don’t Take Any Drugs.

1. Enter Your Drugs in Step 2 of 4. If don’t know how to spell drug, click on first letter of drug. Enter dosages, and how many pills per month. For the most accurate comparison use a monthly dosage, not 2 or 3 months even if that is how your pharmacy fills them.
2. You may get pop up that asks if you want to use lower generic if there is a generic available.
3. If you have previously done a drug comparison and kept the Drug List ID and password date you can enter this instead of the drugs. Click retrieve my drug list and the last list you entered will appear. Remove, change dosages, or add drugs as needed.
4. 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.
5. When all drugs are entered, click, my drug list is complete to go to Step 3 of 4, selecting a pharmacy. On this screen you can choose two pharmacies to compare.
6. Step 4 of 4 “Refine Your Search: 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.” It is usually best to ignore the options in the left hand column as this will limit the results that you see.
7. Continue to Plan results.
8. “Your Plan Results” page will list your current plan first if you did a personal search and put in your Medicare information.
9. Plans that cover all or most of your drugs are listed by **lowest annual cost**. You can sort to have listed other ways. Premiums, deductible, and restrictions will be listed.
10. If “**Yes**” under restrictions, click on yes to see restrictions on drugs for that plan.

If **yes** under “Prior Authorization”, doctor has to contact plans to see if plan 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.

A **yes** under “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 doctor if you choose a plan without prior authorization or step therapy if possible.

1. Click on the **name of a plan** to see details of drug costs and coverage. Look at premiums, deductible, total annual costs and restrictions on drugs. A plan with a deductible may be cheaper “total annual cost” than one with a “0" deductible. Look for a plan that has the lowest annual cost with the fewest restrictions and a deductible you can live with. 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, that means you are in the gap. When you get in the gap, you get a 50% discount on full cost of brand name drugs and 14% discount on generic drugs.
2. To go back a page on plan finder, use the “return to previous page” button.
3. Open enrollment is October 15, and December 7, 2018. You may change plans during this time.
4. To **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” (phone number listed when click on individual plan or in “Medicare and You” booklet.)

-Call: 1-800-Medicare or 1-800-633-4227 (keep punching 0 to get to person faster) -Call SHICK hotline 1-800-860-5260

-Call a local SHICK counselor (If you want to stay with your 2018 plan and it is available in 2019, you don’t have to do anything)

1. If you are shopping for a “Medicare Advantage Plan,” at step 11 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. Remember, your doctor and facilities have to accept the Medicare Advantage Plan you choose for it to pay health bills. If they do not accept you plan, you will pay the full cost of health care.

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