

# 2020 Medicare 'Plan Finder' Tool

5/10/20

Medicare.gov  
The Official U.S. Government Site for Medicare

type search term here Search

Sign Up / Change Plans | Your Medicare Costs | What Medicare Covers | Drug Coverage (Part D) | Supplements & Other Insurance | Claims & Appeals | Manage Your Health | Forms, Help, & Resources

Get the most from your Medicare

Get Started with Medicare

See how Medicare is responding to Coronavirus

- 2020 Costs: See basic costs
- Find care: Search all providers & facilities
- What's covered?: Check covered items & services
- Find plans: Find 2020 health & drug plans

Use [www.medicare.GOV](http://www.medicare.GOV) (not COM) to get to Medicare. They often change their main screen, but always have the box to 'Find Health & Drug Plans'. Click on that.

New to Medicare?  
Learn about your options & enroll in a plan.

Learn more about options

Is there a Special Enrollment Period?  
Use a Special Enrollment Period to change your 2020 coverage.

Log in or Create Account

[Continue without logging in](#)

OK to search without a Login ID. You need to have a Medicare Number in order to create a Login which would save your information for future searches. See separate handout on how to create a Login.

The site is designed for mobile phones. If using a Personal Computer, you may want to set your browser zoom to 75%.

# Answer a few questions

What type of 2020 coverage are you looking for?

We'll show you 2020 plans. If you want a different type of coverage, you can select it below.

- Medicare Advantage Plan
- Drug plan (Part D)
- Adds drug coverage to Original Medicare.
- Drug plan (Part D) with Medigap policy
- Medigap policy
- Learn more about Medicare options by ZIP code

Select "Drug Plan" to home in on drug plan options. You can ask to see Medicare Advantage Plans later.



Enter your zip code and then click on the 'Continue'. Contra Costa should be chosen automatically.

Enter your ZIP code

94523

If you have a Login, much of this info is already filled in.

Select your county

- 94523, Contra Costa, CA

Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure

OK to select "I'm Not Sure". If you do know, mark the button.

If you log in, we may be able to see if you have a Medicare Number.

- I don't get help from any of these programs

Proceed without logging in if you do not have a Medicare Number. Your information will *not* be saved for the future unless you have set up a Login ID.

Medicare.gov

## Tell us your search preferences

Do you want to see your drug costs when you compare plans?

Yes

**Great!**  
To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

HOW DO YOU NORMALLY FILL YOUR PRESCRIPTIONS?

Retail pharmacy

Mail order pharmacy

Both

You'll need to tell us the pharmacies you use most to get accurate drug costs.

**Next**

Mark 'Yes' to see drug costs.

Mark 'Both' even if you use retail. You can then see if there are savings via mail.

Then Next

Medicare.gov | Find a Plan

Start typing and then click on the item in the list to select it. Then click "Add Drug" to add it to the find box.

## Add your prescription drugs

Begin typing to find & select your drug.

**Add Drug**

- Lipitor
- Lipofen
- Livalo
- Lialda

If a generic is available, a window will ask if you wish to substitute that.

**A generic is available**

Lipitor has a lower cost version called atorvastatin.

Would you like to add atorvastatin?

**Add Generic** Add Drug

Check your quantity strength and dosage. If select 90 days, put in pills for that period.

Medicare.gov | Find a Plan

## Tell us about this drug

**Atorvastatin**

**Dosage**

**Quantity**  **Frequency**

**Add to My Drug List**

Be sure to scroll down to a final button to add this drug to your overall list.

**Drug list**

Drug Name	Quantity	Frequency
Atorvastatin 40mg tablet generic <a href="#">Remove drug</a>	30	Every month <a href="#">Edit drug</a>
Celecoxib 200mg capsule generic <a href="#">Remove drug</a>	30	
Clopidogrel 75mg tablet generic <a href="#">Remove drug</a>	30	<a href="#">Edit drug</a>
Duloxetine 60mg capsule delayed release particles generic <a href="#">Remove drug</a>	30	Every month
Pioglitazone 30mg tablet generic <a href="#">Remove drug</a>	30	

[Add Another Drug](#)
[Done Adding Drugs](#)

If you have a Login, much of this info is already filled in. You will just need to edit it.

Review and edit if needed. Then Click 'Done' to get to Pharmacies.

- Showing 10 pharmacies near 94523
- Walgreens #5864  
 6668 Alhambra Ave  
 Martinez, CA 94553  
 (925) 677-5041
  - Rite Aid Pharmacy 05915  
 1811 Camino Contra Costa  
 Martinez, CA 94523  
 (925) 688-0684
  - Mail Order Pharmacy  
 1811 Camino Contra Costa  
 Martinez, CA 94523  
 (925) 691-0164
  - Cvs Pharmacy #09989**  
 6668 Alhambra Ave  
 Martinez, CA 94553  
 (925) 935-9430
  - Walgreens Pharmacy #2244  
 1811 Camino Contra Costa  
 Martinez, CA 94523  
 (925) 689-8466
  - Walgreens Pharmacy #2244  
 1811 Camino Contra Costa  
 Martinez, CA 94523  
 (925) 234-4447
- [More pharmacies >](#)

You can select up to 3 pharmacies. Most Drug Plans provide benefits at nearly all pharmacies. However, each pharmacy may charge more or less than another pharmacy. Prices between stores in large chains or Kaiser are the same. Some drug plans have Preferred Pharmacies with significantly lower costs. The Network pharmacies will be indicated later the detailed results for each specific plan. Choose a Kaiser outpatient clinic for a Kaiser pharmacy to avoid Hospital pricing.

Click here to expand the circle of pharmacies to choose from or change location to a different zip code at the top

Click 'Done' to continue

3 Pharmacies selected

- Walgreens #5864
- Rite Aid Pharmacy 05915
- Mail Order Pharmacy
- [Done](#)

# 32 Prescription Drug Plans available



Contra Costa, CA [Change location](#)

[Edit your drugs & pharmacies](#)

Filter Plans

No filters selected

Showing 10 of 32 drug plans

SORT PLANS BY Lowest drug + premium cost ▾

## WellCare Medicare Rx Select (PDP)

WellCare | Plan ID: S5810-295-0

Star rating: ★★★★★☆

### MONTHLY PREMIUM

**\$23.80** Includes: Only drug coverage

Doesn't include: \$144.60 Standard Part B premium

### PHARMACIES

2 of 2 of your selected pharmacies are in network

### YEARLY DRUG & PREMIUM COST

**\$243.67** [Retail pharmacy: Estimated total drug + premium cost](#)

**\$250.78** [Mail-order pharmacy: Estimated total drug + premium cost](#)

### DEDUCTIBLE

**\$385.00** [Drug deductible](#)

Default sort is by "Lowest Drug + Premium Cost" for the balance of the year.

Enroll

Plan Details

Added to compare

## WellCare Value Script (PDP)

WellCare | Plan ID: S5810-295-0

Star rating: ★★★★★☆

### MONTHLY PREMIUM

**\$16.00**

Selected retail pharmacy network

### YEARLY DRUG & PREMIUM COST

**\$344.26** [Retail pharmacy: Estimated total drug + premium cost](#)

**\$372.42** [Mail-order pharmacy: Estimated total drug + premium cost](#)

### DEDUCTIBLE

**\$435.00** [Drug deductible](#)

Click here on the three lowest total cost plans for a comparison and more detailed information on the plans.

Scroll Down

There is a lot of white space – so be sure to scroll down to see additional plans.

Enroll

Plan Details

And finally, click at the bottom when you have chosen up to 3.

3 Plans to compare

WellCare Medicare Rx Select (PDP) ✕

WellCare Value Script (PDP) ✕

Humana Walmart Value Rx Plan (PDP) ✕

Compare

This summary will give you a feel for potential savings among low cost plans. Any pharmacy you have chosen will be noted with a red X if it is out of network.



### Comparing 3 Prescription Drug plans

[Back to results](#)

WellCare Medicare Rx Select (PDP)

Star rating: ★★★★★☆

\$23.80  
Monthly premium

\$385.00  
Yearly drug deductible

[Plan Details](#)

Enroll

WellCare Value Script (PDP)

Star rating: ★★★★★☆

\$16.80  
Monthly premium

\$435.00  
Yearly drug deductible

[Plan Details](#)

Enroll

Humana Walmart Value Rx Plan (PDP)

Star rating: ★★★★★☆

\$13.20  
Monthly premium

\$435.00  
Yearly drug deductible

[Plan Details](#)

Enroll

#### Overview

##### Premium

Total  
\$23.80

##### Deductible

Yearly drug deductible  
\$385.00

#### Drug coverage & costs

##### Drugs covered/Not covered

5 of 5

Prescription drugs covered  
[Restrictions may apply](#)

5 of 5

Prescription drugs covered  
[Restrictions may apply](#)

5 of 5

Prescription drugs covered  
[Restrictions may apply](#)

##### Estimated total drug + premium cost

**CVS PHARMACY #09989**  
✓ Preferred in-network  
\$243.67

**WALGREENS #5864**  
✓ Standard in-network  
\$426.51

**Mail order pharmacy**  
✓ Preferred in-network  
\$250.78

**CVS PHARMACY #09989**  
✓ Preferred in-network  
\$344.26

**WALGREENS #5864**  
✓ Standard in-network  
\$482.02

**Mail order pharmacy**  
✓ Preferred in-network  
\$372.42

**CVS PHARMACY #09989**  
✓ Standard in-network  
\$380.80

**WALGREENS #5864**  
✓ Standard in-network  
\$348.04

**Mail order pharmacy**  
✓ Preferred in-network  
\$245.40

WellCare Medicare Rx Select (PDP)

[Plan Details](#)

Enroll

WellCare Value Script (PDP)

[Plan Details](#)

Enroll

Humana Walmart Value Rx Plan (PDP)

[Plan Details](#)

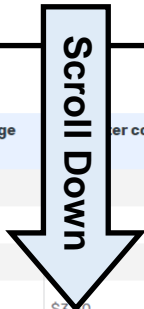
Enroll

Click here to get more detailed information on a plan such as monthly pricing and any restrictions or preapprovals needed.

CVS PHARMACY #09989 - Drug costs during coverage phases

✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Out of network coverage
Atorvastatin 40mg tablet	\$5.30	\$0.00	\$0.00	\$1.33	
Celecoxib 200mg capsule	\$8.01	\$8.01	\$8.01	\$2.00	
Clopidogrel 75mg tablet	\$4.11	\$0.00	\$0.00	\$1.03	
Duloxetine 60mg capsule delayed release particles	\$9.12	\$3.00	\$3.00	\$2.28	\$3.80
Pioglitazone 30mg tablet	\$6.18	\$0.00	\$0.00	\$1.55	\$3.60
Monthly totals	\$32.73	\$11.01	\$11.01	\$8.19	\$18.00



Estimated total drug + premium cost

You will pay **\$243.67** per year on drug + premium costs.

Based on current drug costs, it's estimated that:

- You won't meet your **\$385.00 deductible** this year

Estimated monthly drug costs

*This doesn't include your monthly plan premium of \$23.80.*

View the costs of your drugs every month ^

Time period	Estimated monthly drug cost
June	\$11.01
July	\$11.01
August	\$11.01
September	\$11.01
October	\$11.01
November	\$11.01
December	\$11.01

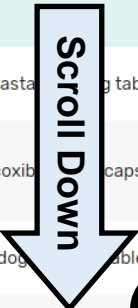
Although the first chart is complicated, there are help buttons to explain it. The listing by month makes sense to everyone. And if you order 90 day supply, it should be shown here with some months lower.

Scroll through the details pages of plans that seem to be the best value. There you will find additional information such as medications not in formulary, Quantity Limits and easily see any Out of Network Pharmacies you may have initially chosen.

Other drug information

Selected drugs

Atorvastatin 40mg tablet				
Celecoxib 200mg capsule	Tier 3		Yes	
Clopidogrel 75mg tablet	Tier 1			
Duloxetine 60mg capsule delayed release particles				
Pioglitazone 30mg tablet				



And if the pricing seems high – you can go back to edit your list to maybe change from Brand to Generic.

## 32 Prescription Drug Plans available

Filter Plans



Contra Costa, CA [Change location](#)

No filters selected

Showing 10 of 32 Prescription Drug Plans

Go back to Summary page. Then Click here to see the Medicare Advantage (HMO) Plans. Information there will be like that shown here but will offer a lot of information on the Advantage Plan medical benefits.

Plan cost

This HICAP chart of 5 Generic Drugs often used by Consumers Reports shows the large difference between 3 plans when you include **all** costs for prescription drugs for 1 year. Preferred Pharmacy is also very important as you can see when Pharmacy Y has higher prices and Pharmacy Z is not in the Plan and charges full retail price!

### 5 generic drugs in zip code 94523



For additional assistance, call Contra Costa Health Insurance Counseling and Advocacy Program (HICAP) at either: (800) 510-2020 or (925) 602-4163.



LOCAL HELP FOR PEOPLE WITH MEDICARE