

2021 Medicare 'Plan Finder' Tool Open Enrollment Edition

Español | A | A | Print

About Us | Glossary | CMS.gov

10/1/20

Medicare.gov

The Official U.S. Government Site for Medicare

Search Medicare Search

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

Open Enrollment starts

Use www.medicare.GOV (not COM) to get to Medicare.

Preview 2021 Health & Drug Plans | Log in/Create Account

Coronavirus Learn More

Find care Search all providers & facilities

Need a 2020 plan? Find 2020 health & drug plans

Get started Learn about Medicare

What's covered? Check covered items & services

Click here to create or log in to your account. You will have the option to preview the 2021 plans.

Log in to your account

No account? Get a more personalized experience - [create an account now.](#)

USERNAME

PASSWORD

Log in

[Trouble logging in?](#)

Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help keep your information secure.

Log in or click here to set up a new electronic account with Medicare.

You need to have your Medicare Number in order to create an account which would save your information for future searches. This is easy to do and just takes a minute. The next page shows you how to set up an account.

Create account

A

All fields

MEDICARE

Where

Use your Medicare Number
WITHOUT any dashes.

LAST NAME

SUFFIX

None

EMAIL ADDRESS (IF YOU HAVE ONE)

CONFIRM

OK to leave out e-mail. Just
leave blank and check the box.

☐ I don't have an email address

DATE OF BIRTH

Month

Day

Year

Scroll Down

ZIP CODE OR CITY

PART A COVERAGE START DATE

[Where can I find my Part A start date?](#)

Month

Year

[Don't have Part A?](#)

☐ By checking this box, you agree to the rules and regulations regarding the use of this site. Please view the [Online Services and Web Confidentiality Agreements](#) page. You must accept the agreements to continue with registration.

Click here for
next Screen (B)

Next

Cancel

Create account

B

All fields required.

USERNAME

PASSWORD

CONFIRM PASSWORD

SECRET QUESTION

SECRET ANSWER

Use this page to
write down your
info. When
done, go back
and log in.

Submit

Cancel

Username Dos:

8 to 30 characters long with no spaces

Can include letters, numbers and the following 6
special characters: @ ! . - _ \$

Must include at least 4 letters

Your email address can be used and may be best.

Username Don'ts:

Cannot contain your Medicare Number or SSN

Cannot be same as your password

Don't use a special character as the first or last
character of your username

Password Creation Guidelines

Must be 8 to 16 characters long

Must contain at least one letter

Must contain at least one number

Must also contain one or more of the following 7
special characters: @ ! \$ ^ * ()


Must be different from the previous six (6) passwords

Cannot contain your username

Cannot contain your Medicare Number or SSN

Passwords will need to be changed every 2 years

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

 You're viewing 2021 plans. [Show me 2020 plans.](#)

Medicare.gov

Juanita C. ▾

 Live Chat

Logout

Español

Answer a few quick questions

Review your plan's benefits for 2021. The name of your

2021 plan (if you don't make a change): Anthem
[plan details](#)

2021 Extra Help with drug costs: None

6-0 [View](#)

What type of 2021 coverage do you want?

We'll show you 2021 plans. If you

☐ Medicare Advantage Plan

☒ Drug plan (Part D)

Adds drug coverage to Original Medicare

☐ Drug plan (Part D) + Medicare

☐ Medigap policy only

☐ I want to learn more about Medicare before I see plans

ENTER YOUR ZIP CODE

94553



Continue

Select your county

☒ 94553, Contra Costa, CA

Next

Keep an eye out and make sure you are looking at 2021 plans.

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

Confirm your zip on the 'Continue'. Contra Costa should be chosen automatically.

Then click Next to continue

Drug list

Atorvastatin 40mg tablet generic	Quantity	Frequency
Remove drug		
Celecoxib 200mg capsule generic		
Remove drug		
Clopidogrel 75mg tablet generic		
Remove drug		
Duloxetine 60mg capsule delayed release particles generic	Quantity 30	Frequency Every month
Remove drug		
Pioglitazone 30mg tablet generic	Quantity 30	
Remove drug		
Add Recently Filled Drugs	Find & Add Drug	
Done Adding Drugs		

If you have a Plan, Medicare will populate it with your medications. You can delete or add some (follow the instructions below).

Review and edit if needed. Medicare allow you to add recently filled prescriptions. Then Click 'Done' to get to Pharmacies.

If you need to add a drug not shown, 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.

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

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

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

Medicare.gov | Find a Plan

Add your prescription drugs

Begin typing to find & select your drug.

[Add Drug](#)

- Lipitor
- Lipofen
- Livalo
- Lialda

A generic is available

Lipitor has a lower cost version called atorvastatin.

Would you like to add atorvastatin?

[Add Generic](#) [Add brand](#)

Medicare.gov | Find a Plan

Tell us about this drug

Atorvastatin

Dosage
40mg tablet

Quantity
30

Frequency
Every month

[Add to My Drug List](#)

You can select up to 5 pharmacies including Mail Order. 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. Choose a Kaiser outpatient clinic for a Kaiser pharmacy to avoid Hospital pricing.

Medicare.gov John L. Live Chat Logout Español

[Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE NAME OF PHARMACY (OPTIONAL)

94523

Filter by: Distance: 1 mile

Showing 1-5 of 5 pharmacies near 94523

Mail-order Pharmacy
Add both mail-order and retail pharmacies to find the lowest cost.

☐ Add Pharmacy

1. **Be sure to select a box**

Click here to expand the circle of pharmacies to choose from or change location to a different zip code. Or you can even put in your home address.

Click 'Done' to continue

Walgreens #5864 X Rite Aid Pharmacy 05915 X Safeway Pharmacy #0972 X Safeway Pharmacy #2941 X Mail Order Pharmacy X Done

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#)

[View 10 available Medicare Advantage Plans](#)

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

BY

Lowest drug + premium cost ▾

Cigna Secure-Essential Rx (PDP)

Cigna | Plan ID: S5617-311-0

Star rating: Coming Soon

MONTHLY PREMIUM

\$24.00 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$367.20 Retail pharmacy: Estimated total drug + premium cost

\$399.62 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$445.00 Drug deductible

Open Enrollment starts October 15

Plan Details

☐ Add to compare

MONTHLY PREMIUM

\$26.50 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$1,075.44 Retail pharmacy: Estimated total drug + premium cost

\$643.35 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$285.00 Drug deductible

Open Enrollment starts October 15

Plan Details

☐ Add to compare

[See Original Medicare coverage](#)
[View sanctioned plans](#)

32 drug plans

3 Plans to compare

Cigna Secure-Essential Rx (PDP) ✕

WellCare Wellness Rx (PDP) ✕

SilverScript SmartRx (PDP) ✕

Compare

Your current plan is automatically at the top and added to the compare if it is available next year.

Default sort is by “Lowest Drug + Premium Cost” for the entire 2021 year (Total Cost).

Scroll Down

Click here on the low total cost plans for a comparison and more detailed information on pharmacies you selected.

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

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

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.

Medicare.gov

Live Chat Logout Español

Comparing 3 Prescription Drug plans

Back to results

Your next plan

Plan Name	Star rating	Monthly premium	Yearly drug deductible
Anthem Blue Cross MediBlue Rx Enhanced (PDP)	Coming Soon	\$26.10	\$300.00
Humana Walmart Value Rx Plan (PDP)	Coming Soon	\$17.20	\$445.00
Elixir RxSecure (PDP)	Coming Soon	\$30.80	\$445.00

Overview

Deductible: \$24.00

Yearly drug deductible: \$445.00

Drug coverage & costs

Drugs covered/Not covered: 5 of 5 Prescription drugs covered. Restrictions may apply.

Estimated total drug + premium cost

Pharmacy	Plan	Status	Cost
CVS PHARMACY #09989	Standard in-network	✓	\$1,087.20
SAFEWAY PHARMACY #1541	Preferred in-network	✓	\$367.20
SAFEWAY PHARMACY #1541	Preferred in-network	✓	\$458.16
SAFEWAY PHARMACY #1541	Preferred in-network	✓	\$982.93
SAFEWAY PHARMACY #1541	Preferred in-network	✓	\$980.33
WALGREENS #5864	Out-of-network	✗	\$15,542.88
DIABLO VALLEY ONCOLOGY	Out-of-network	✗	\$15,542.88
Mail order pharmacy	Preferred in-network	✓	\$984.84

Click here to get more detailed information on a plan such as monthly pricing and any restrictions or preapprovals needed. You can also enroll if you are eligible.

Plan Details Enroll

Plan Details Enroll

Plan Details Enroll

CVS Pharmacy #09989 - Drug costs during the year
 Standard network pharmacy

Selected

Selected	Retail cost	Contractual discount	Net cost	Net cost with copay	Net cost with discount
Atorvastatin 40mg tablet	\$16.15	\$16.15			
Celecoxib 200mg capsule	\$4.45	\$4.45			
Clopidogrel 75mg tablet	\$12.55	\$12.55			
Duloxetine 60mg capsule delayed release particles	\$20.95	\$20.00	\$20.00	\$5.24	\$3.70
Pioglitazone 30mg tablet	\$13.45	\$13.45	\$13.45	\$3.36	\$3.70
Monthly totals	\$67.55	\$66.60	\$63.04	\$16.89	\$18.50

In the Details for each Plan there is a lot of information.

Estimated total drug + premium cost

You will pay **\$1,087.20** per year on drug + premium costs. Based on current drug costs, it's estimated that:

- You won't meet your **\$445.00 deductible** this year.

Estimated monthly drug costs

This doesn't include your monthly plan premium of \$24.00. View the costs of your drugs every month ^

Time period	Estimated monthly drug cost
January	\$66.60
February	\$66.60
March	\$66.60
April	\$66.60
May	\$66.60
June	\$66.60
July	\$66.60
August	\$66.60

Although the first chart is complicated, there is a help button 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 higher than others.

Scroll through the details pages of plans that seem to be the best value. At the bottom you will find additional information such as medications not in formulary and Quantity Limits. Press the underlined YES to see details.

OTHER DRUG INFORMATION

Selected drugs	Tier	Prior authorization	Quantity limits	Step therapy
Atorvastatin 40mg tablet	Tier 1		<u>Yes</u>	
Celecoxib 200mg capsule	Tier 3		<u>Yes</u>	
Clopidogrel 75mg tablet	Tier 1		<u>Yes</u>	
Duloxetine 60mg capsule delayed release particles	Tier 2		<u>Yes</u>	

And if the pricing seems high – you can go back to edit your drug list to maybe change from Brand to Generic. You can look at other pharmacies as well.

Medicare.gov
John L.
Live Chat
Logout
Español

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#)
[View 10 available Medicare Advantage Plans](#)

32 Prescription Drug Plans available

Contra Costa, CA [Change location](#)

[Edit your drugs & pharmacy](#)

Print
Plans
Selected

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.

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!



- Based on 5 common 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

This project was supported, in part by grant number 90SAPG0094-01-00*, from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.