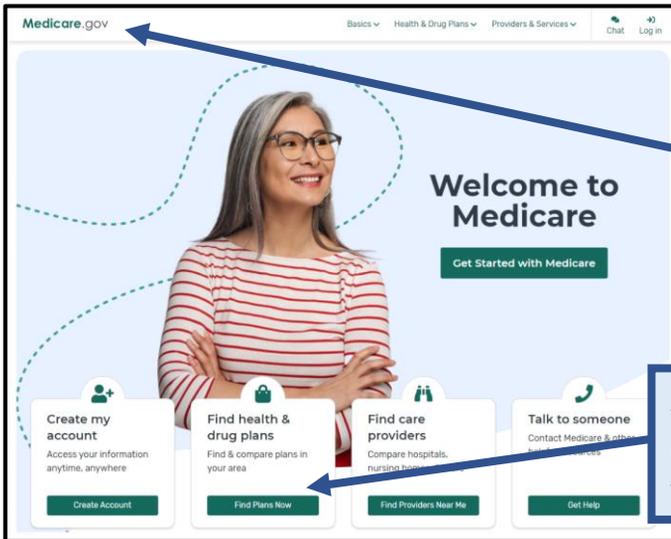


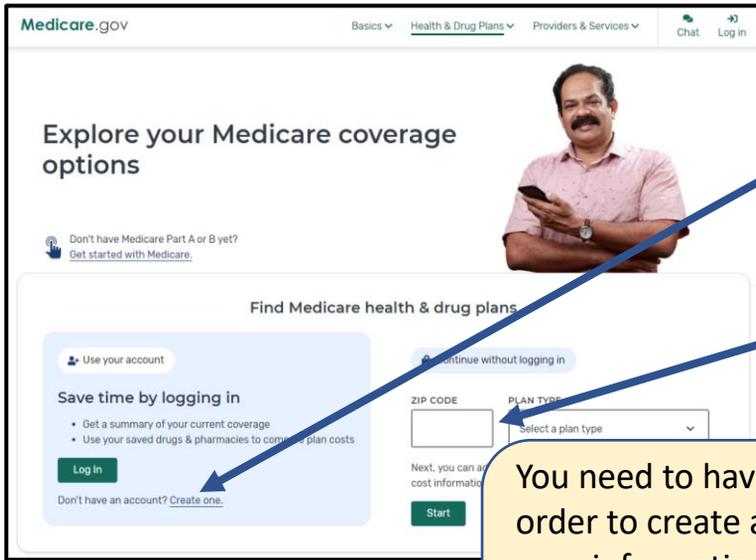
Medicare 'Plan Finder' Tool

Step by step instructions to use Medicare's database to help you select a Prescription Plan



Use www.medicare.GOV (not COM) to get to Medicare. They often change the picture

An icon to "Find Plans" is always available. Click on the 'Find Plans Now'.



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

Or enter your Zip Code and select what kind of information you want

You need to have your Medicare Number in order to create an account which would save your information for future searches. It is easy to set up and just takes a minute. The next page shows you how to set up an account. But it is OK to continue without an account.

Create an account A

STEP 1 OF 3

Your Medicare information

All fields required.

MEDICARE NUMBER
[Where can I find my Medicare number?](#)

PART A COVERAGE START DATE
[Where can I find my Part A start date?](#)

Use the format MM/YYYY

MONTH / YEAR

 /

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

Enter your 11-character Medicare Number WITHOUT any dashes.

STEP 3 OF 3

Your account details C

All fields required.

Create Username

Your username can be your email address, but can't be your Social Security Number or your password.

USERNAME

- Must be 8-30 characters, with at least 4 letters, and no spaces
- Can only use these symbols @ ! . - _ \$ (but not as the first or last character)
- Can't include your Medicare Number

Create Password

Your password can't be your username, Social Security Number, or a password you've used before.

PASSWORD

- Must be 8-16 characters long
- Must have at least 1 letter, 1 number, and 1 of these symbols : @ ! \$ % ^ * ()
- Can't include your Medicare Number

CONFIRM PASSWORD

Secure your account

SECRET QUESTION

SECRET ANSWER

C

STEP 2 OF 3

Your basic information B

LAST NAME SUFFIX

DATE OF BIRTH
Use the format MM/DD/YYYY

Month / Day / Year

 / /

ZIP CODE OR CITY

EMAIL ADDRESS

CONFIRM EMAIL

Don't have an email address?
We'll send information about your account by mail to the address on file.

I don't have an email address.

Agree to the statements below

By checking this box, you certify that the information listed is true and complete to the best of your knowledge.

B

OK to leave out e-mail. Just leave blank and check the box. Including e-mail will allow Medicare to send you occasional notices of interest and allow for easy reset of your password if you forget it.

Your e-mail address may be the easiest to remember.

Use this page to write down your info. Secret answer will allow easy Password reset. When done, go back and log in.

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

If you want to home in on your options, click 'Find Plans Now' and select the type of info you want.

Hello, R !

Use this page to review your plans, drugs, and pharmacies. You can make changes or get details about your coverage.

Your plans

Your current plan

Explore other Medicare coverage options

Discover health and drug plans or Medigap policies in

(Change location)

Find Plans Now

Scroll Down

If you log in, information on your current coverage will be displayed. Scroll down to review.

Find Plans Now

ZIP CODE

94523

PLAN TYPE

Select a plan type

Need help picking a plan?

Start

Medicare Advantage Plan

Drug plan (Part D)

Drug plan (Part D) + Medigap policy

Medigap policy only

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

Apply

Enter Zip Code and then select "Medigap policy only". Click "Apply" to set that option. It is not to submit an application for coverage.

If you do not log in, you will need to answer some questions. OK to answer "I'm not sure".

Help with your costs

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

I don't get help from any of these programs

Next

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

Next

You can proceed without drug costs, but information will be limited.

Drug list

Atorvastatin 40mg tablet
generic

[Remove drug](#)

Celecoxib 200mg capsule
generic

[Remove drug](#)

Clopidogrel 75mg tablet
generic

Quantity
30

Frequency
Every month

[Remove drug](#)

[Edit drug](#)

Duloxetine 60mg capsule
delayed release particles
generic

Quantity
30

[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 current medications. You can delete or add some (follow the instructions below). This is not an 'order' for medications – just a listing of prices.

Review and edit if needed. Medicare allows you to add recently filled prescriptions to your review list. Then Click "Done Adding Drugs" to get to Pharmacies.

If you need to add a drug not shown, start typing and then click one in the list. But, you must click on the "Add Drug" to select it

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

lipat

Lipofen

Lipitor

Lithostat

[Done Adding Drugs](#)

[See Plans Without Drug Costs](#)

[Add Drug](#)

[Can't find](#)

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

A generic is available

Lipitor has a lower cost generic version called atorvastatin.

Would you like to add atorvastatin to your list instead?

[Add Generic](#)

[Add brand instead](#)

Medicare.gov | Find a Plan

Tell us about this drug

Atorvastatin

Dosage

40mg tablet

Quantity

30

Frequency

Every month

[Add to My Drug List](#)

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

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

Be sure to select Mail Order as it is often the least expensive. You can't specify a mail order provider as each insurance plan maintains their own facility.

For chain pharmacies, location does not matter. If considering Kaiser, choose an outpatient clinic to avoid Hospital pricing.

The screenshot shows the Medicare.gov interface for selecting pharmacies. At the top, there's a navigation bar with 'Medicare.gov', user name 'John L.', 'Live Chat', 'Logout', and 'Español'. Below is a 'Back to drug selection' link and the heading 'Choose up to 5 pharmacies'. A sub-heading explains that drug costs vary by pharmacy and that users can choose up to 5 pharmacies. There are input fields for 'ENTER YOUR COMPLETE ADDRESS OR ZIP CODE' (with '94523' entered) and 'NAME OF PHARMACY (OPTIONAL)'. A 'Filter by:' dropdown is set to 'Distance: 1 mile'. A map shows a search radius around the location. Below the map, there's a section for 'Mail-order Pharmacy' with an 'Add Pharmacy' checkbox. A list of selected pharmacies is shown at the bottom: Walgreens #5864, Rite Aid Pharmacy 05915, Safeway Pharmacy #1972, Safeway Pharmacy #2941, and Mail Order Pharmacy. A 'Done' button is at the end of the list.

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 or search by a pharmacy name.

Be sure to select up to 5 pharmacies by checking a box. A list will show across the bottom. This does not mean you must use that pharmacy – it just gives you price comparisons to make sure you get the best price.

Click 'Done' to continue

There may be Medicare Advantage Plans available in your area.

[Back to drugs & pharmacies](#)

MY LOCATION

Contra Costa, CA [Change location](#)

Your current plan (if you have one) is automatically at the top and added to the comparison if it is available next year. Default sort is by “Lowest Drug + Premium Cost” for the entire 2022 year (total cost to you). If you do this mid-year, the yearly cost is for the remainder of the year. For example, a search in August would show 4 months starting September 1st.

Filter by: Insurance Carrier Star Ratings

3 stars & up

Your current plan

Your current plan

Humana Walmart Value Rx Plan (PDP)

Humana | Plan ID: S5884-211-0

Star rating:

MONTHLY PREMIUM

\$17.20 Includes: Only drug covered

YEARLY DRUG & PREMIUM COST

\$51.60 Retail pharmacy: Estimated

DEDUCTIBLE

\$445.00 Drug deductible

You can ‘filter’ by name or star rating. Click here to learn more about ratings.

Click here on up to 3 of the lower total cost plans for a comparison and more detailed information on pharmacies you selected.



[Plan Details](#)

Added to compare

Cigna Secure-Extra Rx (PDP)

Cigna | Plan ID: S5617-277-0

Star rating:

MONTHLY PREMIUM

\$30.30 Includes: C

YEARLY DRUG & PRE

\$90.90 Retail pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$100.00 Drug deductible

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

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

[Enroll](#)

[Plan Details](#)

Add to compare

3 Plans to compare

- [Humana Walmart Value Rx Plan \(PDP\)](#)
- [Cigna Secure-Essential Rx \(PDP\)](#)
- [Cigna Secure Rx \(PDP\)](#)

[Compare](#)

This comparison 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 Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Ruth Messages Chat Log out

< Back to Plan Results Print

Contra Costa, CA

	Humana Walmart Value Rx Plan (PDP) \$17.20 Monthly premium Plan Details	Cigna Secure-Essential Rx (PDP) \$24.00 Monthly premium Enroll Plan Details	WellCare Wellness Rx (PDP) \$15.20 Monthly premium Enroll Plan Details
Your current plan			
Overview			
Star rating	★★★★☆	★★★★☆	★★★★☆
Total	\$17.20		
Yearly drug deductible	\$445.00		
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	SAFEWAY PHARMACY #1541 ✓ Standard in-network \$729.96 WALGREENS #5864 ✓ Standard in-network \$818.40 PAIN MEDICINE CONSULTANTS ✗ Out-of-network \$13,990.56 RITE CARE PHARMACY ✓ Standard in-network	SAFEWAY PHARMACY #1541 ✓ Preferred in-network \$835.80 WALGREENS #5864 ✓ Preferred in-network \$798.96 PAIN MEDICINE CONSULTANTS ✗ Out-of-network \$14,250.96 RITE CARE PHARMACY ✓ Standard in-network	SAFEWAY PHARMACY #1541 ✓ Preferred in-network \$1,732.30 WALGREENS #5864 ✓ Standard in-network \$1,812.36 PAIN MEDICINE CONSULTANTS ✗ Out-of-network \$14,067.36 RITE CARE PHARMACY ✗ Out-of-network

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.

The comparison will include the premium and drug costs for the year. It will also show if all your prescriptions are covered by the plan. Some drug plans have Preferred Pharmacies with significantly lower costs. The Network pharmacies will be indicated for each plan with a green checkbox.

< Go back to plan comparison

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



Plan type: Drug plan (Part D)

Plan ID: S5617-311-0

Plan website | Non-members: 1-800-735-1459 | Members: 1-800-222-6700

Enroll

What you'll pay

Total monthly premium

\$24.00

Retail pharmacy costs

\$19.80

Covers 5 of 5 drugs

Enrolling is very easy and reliable from this Medicare site.

Total drug

Scroll Down

Drug Coverage

See if the

Scroll through the details pages of plans that seem to be the best value. By clicking on sections noted with a "+", you can see the cost per month and cost in various coverage phases. In particular, the section titled "View more drug coverage" will show you quantity limits and Prior Authorization requirements. Ask HICAP for help if you need this detailed information and we can assist you in your search efforts.

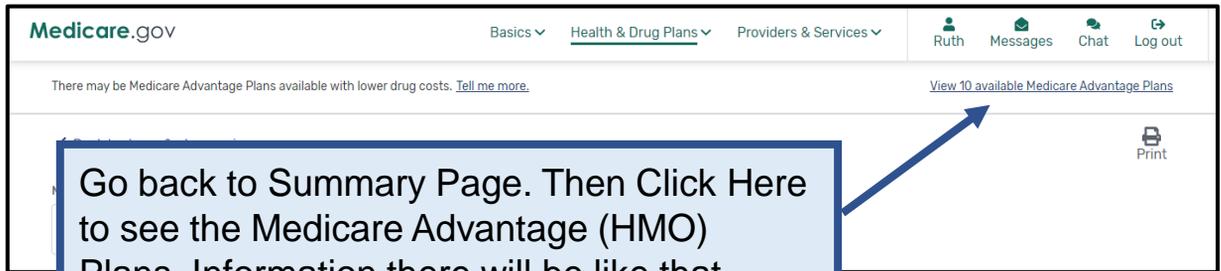
Change Pharmacies

Scroll Down

This listing shows the 'Preferred', 'Standard' and 'Out of Network' Pharmacies.

Changing selected pharmacies is easy and will also allow you to find 'Preferred' pharmacies in your area.

	Rite Aid Pharmacy #05910	Saweway Pharmacy #1631	Regional Medical Center Outpatient Pharmacy	CVS Pharmacy #09761	Mail Order Pharmacy (Preferred)
	Standard in-network pharmacy	Standard in-network pharmacy	Out-of-network pharmacy	Standard in-network pharmacy	Preferred in-network pharmacy
tin 40				\$13.20	\$3.00
200m				\$35.70	\$9.50
175mg tablet	\$8.79	\$8.79	\$613.86	\$8.76	\$7.79
Duloxetine 60mg capsule delayed release particles	\$23.10	\$23.10			
Pioglitazone 30mg tablet	\$16.35	\$16.35			
Total yearly drug cost	\$105.24	\$105.24	\$3,425.04	\$93.42	\$42.69



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: (925) 655-1393 or (800) 510-2020 or (800) 434-0222
 e-mail: ehsdhicap@ehsd.cccounty.us
 Visit: www.cchicap.org



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Navigating Medicare