

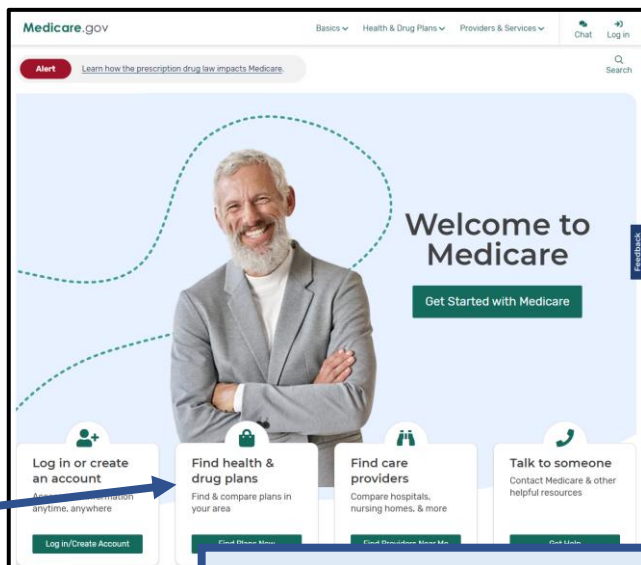
# Medicare 'Plan Finder' Tool



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

Use [www.medicare.gov](http://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

### Explore your Medicare coverage options

Don't have Medicare Part A or B yet?  
[Get started with Medicare.](#)

#### Find Medicare health & drug plans

Use your account

##### Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

[Log in](#)

Don't have an account? [Create one.](#)

Continue without logging in

Enter your ZIP code:

ZIP CODE

94523

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

You need to have your Medicare Number 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

Step 1 of 3

### Enter your Medicare information

To get started, you'll need your red, white, and blue Medicare card.

[I don't have a Medicare card](#)

#### Enter your Medicare Number



MEDICARE NUMBER

PART A COVERAGE START DATE

Use the format MM/YYYY

MONTH

YEAR

 / 

Don't have Part A?

[Get other options](#)

Cancel

Next

Enter your 11-character Medicare Number WITHOUT any dashes.

STEP 3 OF 3

### Your account details

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

STEP 2 OF 3

### Your basic information

LAST NAME

SUFFIX

None

DATE OF BIRTH

Use the format MM/DD/YYYY

Month

Day

Year

 / 

ZIP CODE OR CITY

EMAIL ADDRESS

CONFIRM EMAIL ADDRESS

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.

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, C

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

Print

Your 2023 plan  
Right now you have:

**AARP Medicare Preferred (PDP)**

Plan type: Drug plan (Part D)  
Plan ID: S5820-031-0

Total monthly premium: \$83.60  
Retail pharmacy: 2023 estimated total drug costs: \$2,320.94  
Covers 8 of 8 drugs

Consider health and drug plans in Contra Costa, CA, 94520  
(Change location)

Find Plans Now

If you log in, information on your current coverage will be displayed. Scroll down to review and change medications or pharmacies previously selected.

## Find Plans

Choose the year you need coverage and enter your ZIP code:

COVERAGE FOR

☒ 2024 ☐ 2023

ZIP CODE

94523

Next, select the type of plan you want:

### Medicare Advantage Plan (Part C)

A Medicare-approved plan from a private company that offers an alternative to Original Medicare. With a Medicare Advantage Plan, you'll get your Part A (Hospital Insurance) and Part B (Medical Insurance) coverage through your plan. Most plans include prescription drug coverage, and some offer extra benefits that Original Medicare doesn't cover (like vision, hearing, or dental services).

You must have both Part A and Part B before you can join a Medicare Advantage Plan.

### Medicare drug plan (Part D)

A Medicare-approved plan from a private company that helps cover the cost of prescription drugs. If you have Original Medicare, you can add a Medicare drug plan as a separate, stand-alone plan. If you join a Medicare Advantage Plan, drug coverage is usually included in your plan's benefits.

## 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

Enter Zip Code and then select either Drug Plan or Advantage Plan. Then click 'Next'.

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

## 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

[Remove drug](#)

Quantity

30

Frequency

Every month

[Edit drug](#)

Duloxetine 60mg capsule

delayed release particles

generic

[Remove drug](#)

Quantity

30

Pioglitazone 30mg tablet

generic

[Remove drug](#)

Quantity

30

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.

lipa

Lipofen

Lipitor

Lithostat

Done Adding Drugs

See Plans Without Drug Costs

Add Drug

[Can't find drug](#)

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](#)

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

## Tell us about this drug

Atorvastatin

Dosage

40mg tablet

Quantity

30

Frequency

Every month

Add to My Drug List

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.

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 compare drug costs, helping you pick the lowest cost plan. You don't have to choose the one you use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE 94523

NAME OF PHARMACY (OPTIONAL)

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. **Diablo Valley Oncology**

Walgreens #5864 X Rite Aid Pharmacy 05915 X Safeway Pharmacy #1972 X Safeway Pharmacy #2941 X Mail Order Pharmacy X Done

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 near you.

[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 1<sup>st</sup>.

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 total drug + premium cost

DEDUCTIBLE

**\$445.00** Drug deductible

Plan Details

☒ Added to compare

**Cigna Secure-Extra Rx (PDP)**

Cigna | Plan ID: S5617-277-0

Star rating: ★★★★★

MONTHLY PREMIUM

**\$30.30** Includes: Only drug covered

YEARLY DRUG & PREMIUM COST

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

DEDUCTIBLE

**\$100.00** Drug deductible

Enroll

Plan Details

☐ Add to compare

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.

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

Scroll Down

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

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< Back to Plan Results

Print

Contra Costa, CA

Humana Walmart Value Rx Plan (PDP)

\$17.20

Monthly premium

Plan Details

Your current plan

Cigna Secure-Essential Rx (PDP)

\$24.00

Monthly premium

Enroll

Plan Details

WellCare Wellness Rx (PDP)

\$15.20

Monthly premium

Enroll

Plan Details

Overview

Star rating	★★★★☆	★★★★☆	★★★★☆
Total	\$17.20		
Yearly drug deductible	\$445.00		

Drug coverage & costs

Drugs covered/Not covered	<div>5 of 5</div> <div>Prescription drugs covered</div> <div>Restrictions may apply</div>	<div>5 of 5</div> <div>Prescription drugs covered</div> <div>Restrictions may apply</div>	<div>5 of 5</div> <div>Prescription drugs covered</div> <div>Restrictions may apply</div>
Estimated total drug + premium cost	<div>SAFeway PHARMACY #1541</div> <div>✓ Standard in-network</div> <div>\$729.96</div> <div>WALGREENS #5864</div> <div>✓ Standard in-network</div> <div>\$818.40</div> <div>PAIN MEDICINE CONSULTANTS</div> <div>✗ Out-of-network</div> <div>\$13,990.56</div> <div>RITE CARE PHARMACY</div> <div>✓ Standard in-network</div>	<div>SAFeway PHARMACY #1541</div> <div>✓ Preferred in-network</div> <div>\$835.80</div> <div>WALGREENS #5864</div> <div>✓ Preferred in-network</div> <div>\$798.96</div> <div>PAIN MEDICINE CONSULTANTS</div> <div>✗ Out-of-network</div> <div>\$14,250.96</div> <div>RITE CARE PHARMACY</div> <div>✓ Standard in-network</div>	<div>SAFeway PHARMACY #1541</div> <div>✓ Preferred in-network</div> <div>\$1,732.30</div> <div>WALGREENS #5864</div> <div>✓ Standard in-network</div> <div>\$1,812.36</div> <div>PAIN MEDICINE CONSULTANTS</div> <div>✗ Out-of-network</div> <div>\$14,067.36</div> <div>RITE CARE PHARMACY</div> <div>✗ Out-of-network</div>

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.

rk

7

[Go back to plan comparison](#)

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

Print

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.

\$8.10

Covers 5 of 5 drugs

Total drug

Scroll Down

## Drug Coverage

[See if there's help to lower costs for drugs you take.](#)

## PHARMACIES

See the cost level to fill your drugs at the pharmacies you chose. You can also change pharmacies to see the cost level of other pharmacies.

[Change Pharmacies](#)

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.

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 ✓ Standard in-network pharmacy	Safeway Pharmacy #1631 ✓ Standard in-network pharmacy	Contra Costa Regional Medical Center Outpatient Pharmacy ✗ Out-of-network pharmacy	CVS Pharmacy #09761 ✓ Standard in-network pharmacy	Mail Order 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
Duractone 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



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

+ [MAIL ORDER PHARMACY](#) - DRUG COSTS DURING COVERAGE PHASES

+ View more drug coverage

## Star ratings

+ Expand All Ratings

### OTHER DRUG INFORMATION

Scroll to section "View More Drug Coverage" and expand the section by Pressing the + sign

Scroll Down

In the section "View more drug coverage" you will see details on Quantity Limits (click on the 'Yes' to see details if it has a dotted underline) and any Prior Authorization requirement. Ask HICAP for help if you need this detailed information and we can assist you in your search efforts.

## Star ratings

### Overall star rating

Overall rating is based on the categories below.

### - Drug plan star rating

#### + Drug plan customer service

#### + Member complaints & changes in the drug plan's performance

#### + Member experience with

#### + Drug safety & accuracy

### Summary rating of drug plan

+ Expand All Ratings

★★★★☆

★★★★★

★★★★☆

★★★★☆

★★★★☆

★★★★☆

Expand Star ratings to see why a plan has high or low ratings. These might be factors affecting your choice.

Scroll Down

## How about Prescription costs for Medicare Advantage Plans?

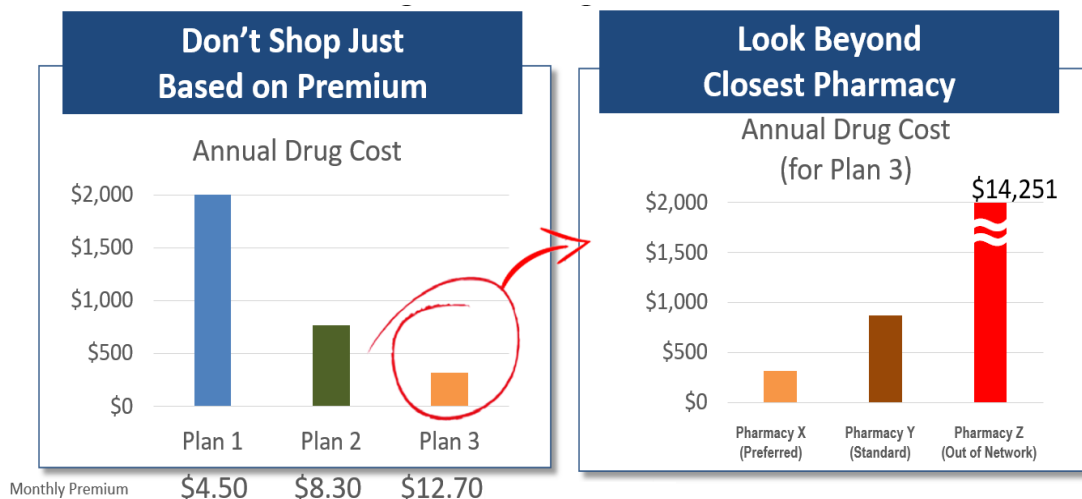
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There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 10 available Medicare Advantage Plans](#)

Print

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 2023 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!



## Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: (925) 655-1393, (800) 510-2020 or (800) 434-0222

Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us) Visit: [www.cchicap.org](http://www.cchicap.org)



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