

Medicare's '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 link 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. Then select what kind of information you want.

Drugs are offered through an Advantage Plan (Part C) or stand-alone Drug Plan (Part D)

You need to have your Medicare Number to create an account. That saves your information for future searches. It is OK to continue without an account. But this is easy and just takes a minute. The next page shows you how to set one up.


Create an account

Step 1 of 3

Enter your Medicare information

To get started, you'll need your Medicare Number. [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](#)

By giving us your personal information, you understand and agree with the Medicare.gov [Privacy Act Statement](#)

A

Enter your 11-character Medicare Number with or without 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

C

STEP 2 OF 3

Your basic information

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 account.

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 medications, 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 to your account, information on your current coverage will be displayed. Scroll down to review.

Do you get help with your Medicare health or drug costs?

If you get help with your Medicare health or drug costs from one of the programs below, it's important for us to know so we can show you accurate cost information when you search for and compare plans.

Have an account? [Log in](#) so we can give you the most accurate cost information based on any help you get.

Medicaid
If you have both Medicare and Medicaid, you might qualify for a type of plan that helps coordinate your Medicare and Medicaid benefits. These are called "Dual Eligible Special Needs Plans" (D-SNPs). If these plans are available in your area, we'll list them in your search results.

Supplemental Security Income

Medicare Savings Program

Extra Help (with drug costs)

Not sure? [Learn more about these programs.](#)

I don't get help from any of these programs

Continue

If you do not log in, you will need to answer some questions. Answer "I don't get help .." if you are 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	30	Every month	Edit drug
Remove drug			
Duloxetine 60mg capsule delayed release particles generic	Quan 30		
Remove drug			
Pioglitazone 30mg tablet generic	Quan 30		Edit drug
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. Then Click 'Done' 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.

- Lipofen
- Lipitor
- Lithostat

[Add Drug](#) [Can't find drug](#)

Done Adding Drugs [See Plans Without Drug Costs](#)

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

Your drug has a generic ✕

Lipitor comes in a generic version called atorvastatin that may cost less.

Would you like to add atorvastatin to your drug list instead?

[Add Generic](#) [Keep Brand](#)

Medicare.gov | Find a Plan

Tell us about this drug

Atorvastatin

Dosage

Quantity **Frequency**

Add to My Drug List

Check your quantity, strength and dosage. If 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 can be the least expensive. You can't specify a specific mail order pharmacy as each insurance plan maintains their own facility.

For chain pharmacies, location does not matter. For Kaiser pricing, choose any 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 #0972 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.

Click 'Done' to continue

There may be Medicare Advantage Plans available

[Back to drugs & pharmacies](#)

MY LOCATION

Contra Costa, CA [Change location](#)

Select a Plan Type

Your current plan (if you have one) 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 calendar year (Total cost to you). If you do this after December 7th, the yearly cost is the remainder of the plan year. A search done in July would be for 5 months starting August 1st.

Filter by:

Insurance Carrier

Star Ratings

3 stars & up

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

Your current plan

Your current plan

Humana Walmart Value Rx Plan (PDP)

Humana | Plan ID: S5884-Z11-0

Star rating: ★★★★★

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



\$475.00 Drug deductible

Plan Details

Added to compare

Cigna Secure-Extra Rx (PDP)

Cigna | Plan ID: S5617-277-0

Star rating: ★★★★★

PHARMACIES

[Add your drugs & pharmacies](#)
Select pharmacies to see which are covered by this plan

DRUGS

[View drugs & their costs](#)

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

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

DEDUCTIBLE

\$100.00 Drug deductible

DRUGS

[View drugs & their costs](#)

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)

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

CIGNA

Cigna S

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



Plan type: Drug

Plan ID: S5617-311-D

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

Enroll

What you'll pay

Enrolling is very easy and reliable from this Medicare site.

Scroll Down

Drug Coverage

See if there's help to lower costs for drugs you take.

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.

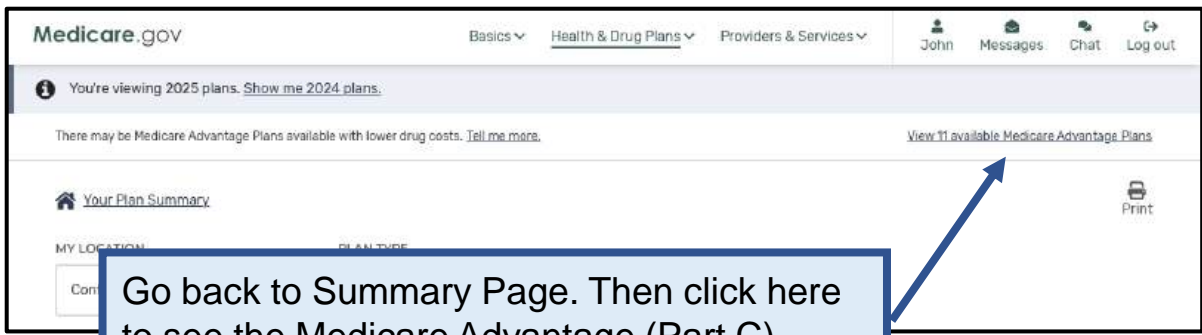
Change Pharmacies

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.

Drug	Pharmacy 1	Pharmacy 2	Center Outpatient Pharmacy	Pharmacy 4	Mall Order Pharmacy (Preferred)
tin 40	Standard in-network pharmacy	Standard in-network pharmacy	Out-of-network pharmacy	Standard in-network pharmacy	Preferred in-network pharmacy
200mg				\$13.20	\$3.00
75mg tablet	\$8.79	\$8.79	\$613.86	\$8.76	\$7.79
60mg delayed release	\$23.10	\$23.10		\$35.70	\$9.50
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 (Part C) 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 shows the large difference between 3 plans when you include **all costs** for prescription drugs for 1 year. (2025). 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!

Prescription Drug Coverage Choose Wisely

• Based on 5 common generic and 3 higher cost drugs in zip code 94523



Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)
Contact Us: Visit: www.cchicap.org; (925) 655-1393; (800) 510-2020; (800) 434-0222
Email: ehsdhicap@ehsd.cccounty.us



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