

Medicare's 'Plan Finder' Tool



Step by step instructions to use Medicare's database to help you select a prescription or Medicare Advantage plan

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.

1) From any internet browser, use medicare.**gov** (not COM) to get to Medicare. They often change the picture.

2) An option to find plans is always available. Click on "Find Plans Now".

3) Log in or click here to set up a new electronic account with Medicare. Already have a Medicare account? Log in and skip to page 4.

4) 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)

Establishing a Medicare Account

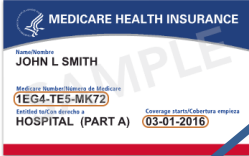
Create an account

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 and coverage start date



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](#).

1) Enter your 11-character Medicare Number with or without dashes.

Create an account

Step 2 of 3

Enter your information

All fields required.

LAST NAME SUFFIX

DATE OF BIRTH

EMAIL ADDRESS

CONFIRM EMAIL ADDRESS

Agree to the statement below

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

2) Including e-mail will allow Medicare to send you occasional notices of interest and allow for easy reset of your account.

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

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

Establishing a Medicare Account (Continued)

Once you have created your account with an ID and password, Medicare will require you to set up two-factor authentication during your initial login. Below are the steps to guide you through this process.

Set up 2-step verification

Get a unique security code each time you log into your account. This makes it harder for someone to get into your account, even if they get your password.
[Learn more about 2-step verification](#)

Select how you want to get your security codes

You can add another method or change how you get your codes later.

☐ Text message

☐ Email address

☐ Phone call

[Continue](#)

1) You must choose one of 3 methods to obtain initial verification. Text to a phone, e-mail or voice call to any phone. You can add two others later in 'account settings'.

2) Here is the screen where you enter a mobile number to get a text message.

Set up 2-step verification

[Learn more about 2-step verification](#)

Enter your mobile or cell phone number to get your security code by text

Make sure this number can receive text messages.
Message and data rates may apply. One message per log in attempt.
Review our [wireless terms and conditions](#) and [privacy policy](#) for more information.

MOBILE PHONE NUMBER (U.S. NUMBERS ONLY)
XXX-XXX-XXXX

[Text My Code](#)

Set up 2-step verification

[Learn more about 2-step verification](#)

Select the email address to get your security code

☐ Email me at **username@YAHOO.COM**

☐ Use a different email address
Medicare will only use this email address to send you security codes.

[Email My Code](#)

3) Here is the screen where you enter an e-mail. It will default to the one you listed in your initial set up. You can make it different here.

4) If you use e-mail, you will get a note to your inbox with the code which is good for 10 minutes. Be sure to check your junk mail folder if you do not see it.

Back

Complete your 2-step verification set up for your Medicare.gov account

Medicare Account Security

Thu, Oct 2 at 9:28 AM

[Visit site](#)

Medicare.gov

Raymond,

Enter the following 6-digit security code to complete your 2-step verification set up for your **Medicare.gov** account:

221599

The code expires in **10 minutes**. Don't share it with anyone.

Your security is important. If you didn't request this code or

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

Hello,

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

Your current plan
Right now you have:

HealthSpring Insurance Rx (PDP)

Monthly Premium: \$35.10
Estimated using your lowest price saved retail pharmacy. Covers 5 of 5 saved drugs.

Estimated cost of \$196.20
Estimated using your saved mail order pharmacy. Covers 5 of 5 saved drugs.

Explore your coverage options
Consider health and drug plans or Medigap policies in Contra Costa, CA, 94523
(Change location)
Find Plans Now

Scroll Down

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

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.

☐ 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)

[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.

[Back](#)

Do you want to use drug costs to help you compare plans?

Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans.

☒ Yes, include drug costs

☐ No, don't include drug costs

Continue

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

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.

← Back

Review your drug list

Make sure you've added all the drugs you take regularly. This helps us show you the most accurate cost estimates when you compare plans.

Atorvastatin 40mg tablet
Quantity 30 • Frequency Every month

Edit Remove

Celecoxib 200mg capsule
Quantity 60 • Frequency Every month

Edit Remove

Clopidogrel 75mg tablet
Quantity 30 • Frequency Every month

Edit Remove

Duloxetine 60mg capsule delayed release particles
Quantity 30 • Frequency Every month

Edit Remove

Pioglitazone 30mg tablet
Quantity 30 • Frequency Every month

Edit Remove

Add recently filled drugs

Add another drug

Review and edit if needed.
Medicare allows you to add recently filled prescriptions. Then Click 'Done' to move on 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.

← Back to drug list

Add your drugs

Drug prices vary between plans. Add all the prescription drugs you take regularly to get the most accurate cost estimates when you compare plans.

Begin typing to find & select your drug.

Q lipi

Add

Lipitor

Lipofen

Liomny

saved drug list.

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

A lower-cost option may be available.

Lipitor comes in a generic version called atorvastatin that may cost less. Would you like to add atorvastatin to your drug list instead?

Continue with brand

Add generic

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

← Back

Add atorvastatin

Tell us how you take this drug so we can estimate your costs more accurately.

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.

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.

Select pharmacies you're willing to use

Drug prices can be different at different pharmacies. Add the pharmacy you use, and up to 4 others you'd be willing to use, to find the plan with the lowest cost for your drugs.

Your location
94523
[Use current location](#)

Pharmacy name (optional)

Distance
5 miles
▼

Find pharmacies

Showing 1 to 10 of 58 pharmacies near 94523

Mail-order Pharmacy		Added ☒
Add both mail-order and retail pharmacies to find the lowest cost.		
1	Walgreens #5864 721 Gregory Ln, Pleasant Hill, CA 94523 (925) 944-1592 📍	Added ☒
2	Safeway Pharmacy #1541 1978 Contra Costa Blvd, Pleasant Hill, CA 94523 (925) 688-0684 📍	Added ☒
3	Pain Medicine Consultants 2250 Morello Ave, Pleasant Hill, CA 94523 (925) 287-1505 📍	Add ☐
4	Stat Med Urgent Care -pleasant Hill 901 Sunvalley Blvd. Ste. 100, Concord, CA 94520 (925) 234-4447 📍	Added ☒

4 of 5 selected • Add up to 5 pharmacies to find the plan with the lowest cost for your drugs.

Walgreens #5864 ✕

Safeway Pharmacy #1541 ✕

Stat Med Urgent Care -Pleasant Hill ✕

Mail Order Pharmacy ✕

Continue

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.

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.

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

[← Back to drugs & pharmacies](#)

Compare and choose a plan

Compare plan costs, coverage, and ratings based on the information you've provided. Check plan details to learn more, or compare up to 3 plans side-by-side.

Prescription Drug Plans [Switch plan type](#) • Contra Costa, CA [Change location](#)

Filter by: Insurance Carriers Star Ratings [View all filters](#)

Sort plans by: Lowest drug + premium cost

Showing 1 to 10 of 12 drug plans

Humana Premier Rx Plan (PDP)

Star rating: ★★★★★

Pharmacies

2 of 3 of your selected retail pharmacies are in-network

[View your pharmacies](#)

Drugs

[View drugs & their costs](#)

Estimated total drug + premium cost

Mail-order pharmacy: Estimated total drug + premium cost

Monthly Premium

\$172.90 Includes: Only drug coverage

[See plan details](#) [Enroll](#) ☒ Added to compare

HealthSpring Assurance Rx (PDP)

Star rating: ★★★★★

Pharmacies

2 of 3 of your selected retail pharmacies are in-network

Deductible

\$615.00 [Drug deductible](#)

Total Drug & Premium Cost (for the rest of 2026)

\$940.14 [Retail pharmacy](#): Estimated total drug + premium cost

\$957.60 [Mail-order pharmacy](#): Estimated total drug + premium cost

Monthly Premium

\$0.00 Includes: Only drug coverage

[See plan details](#) [Enroll](#) ☒ Added to compare

3 Plans to compare • You can add up to 3 plans to compare them

Humana Premier Rx Plan (PDP) ✕

AARP Medicare Rx Preferred from UHC (PDP) ✕

HealthSpring Assurance Rx (PDP) ✕

[Compare](#)

Callouts:

- You can 'filter' by name or star rating. Click here to learn more about ratings. (Points to 'View all filters')
- Click here on up to 3 of the lower total cost plans for a comparison and more detailed information on pharmacies you selected. (Points to 'View your pharmacies')
- Scroll Down (Large downward arrow)
- And finally, click at the bottom when you have chosen up to 3 Plans to compare. (Points to 'Compare' button)

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 ▾

RuthMessagesChatLog 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
EnrollPlan Details

WellCare Wellness Rx (PDP)
\$15.20
Monthly premium
EnrollPlan Details

Your current plan

Overview

Star rating	★★★★☆	★★★★
Total	\$17.20	\$24.00
Yearly drug deductible	\$445.00	\$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 \$729.96 Mail order pharmacy ✓ Preferred in-network \$386.40	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 \$817.80 Mail order pharmacy ✓ Preferred in-network \$576.00	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 \$14,067.36 Mail order pharmacy ✓ Preferred in-network \$1,627.52

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.

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

HealthSpring

HealthSpring Assurance Rx (PDP)

- Plan type: Drug plan (Part D)
- Plan ID: S5617-158-0

Plan website • Non-members: 1-877-665-1842 • Members: 1-800-222-6700

Enroll

What you'll pay

Enrolling is very easy and reliable from this Medicare site.

Pharmacy drug cost for the
our saved mail order
drugs View drug
coverage

Overview Drug Coverage Star Ratings

Overview

PREMIUMS

Total monthly premium \$0.00

DEDUCTIBLES

The amount you must pay each year before your plan starts to pay for covered services or drugs.

Drug deductible \$615.00

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

SAFEWAY PHARMACY #1541

Preferred In-network

Mail Order Pharmacy

DRUG COSTS BY PHARMACY

shown vary based on the plan and
g costs change by pharmacy?

Stat Med Urgent Care -pleasant Hill

Walgreens #5864

Safeway Pharmacy #1541

Mail Order Pharmacy

Out-of-network Preferred Preferred Preferred

sol powder \$2,511.84 \$948.45

Total estimated drug cost for the rest of 2026 \$2,511.84 \$948.45

The Medicare Prescription Payment Plan is a new payment option that works with

Scroll Down

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.

[← Back to drugs & pharmacies](#)

Compare and choose a plan

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Prescription Drug Plans [Switch plan type](#) • Contra Costa

Filter by: Insurance carriers ▼ Star Ratings ▼

What type of plan are you looking for?

☐ Medicare Advantage Plan (Part C) (6)
A Medicare-approved plan from a private company that offers an alternative to Original Medicare (Part A & Part B) for your health and drug coverage. Most plans include prescription drug coverage.

☒ Medicare drug plan (Part D) (12)
A Medicare-approved plan from a private company that helps cover your prescription drug costs.

[Find Plans](#)

You may switch to reviewing both medications and benefits for Medicare Advantage Plans by clicking on 'Switch Plan Type' and then select 'Medicare Advantage'.

Benefits & Costs		
DOCTOR SERVICES		
View Provider Network Directory		
Primary doctor visit	In-network: \$0 copay	
Specialist visit	In-network: \$0-\$50 copay	Limits apply ▼
	In-network: \$0 copay	Limits apply ▼

In Plan details, clicking on Provider Network Directory will take you to the provider's pages where you can access the plan's provider listing or look up. There is also a Medicare managed database which allows you to screen for providers within PlanFinder. Take a screen shot to ensure you can prove your provider was in-network.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)
400 Ellinwood Way Pleasant Hill CA 94523

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

Visit: cchicap.org then 'Contact Us' Email: ehsdhicap@ehsd.cccounty.us



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