



# Instructions to Help You Use the Medicare.gov Plan Finder Tool



## How do I find the online *Medicare Plan Finder* tool?

- Go directly to Medicare's website at [www.medicare.gov](http://www.medicare.gov).
  - On the center of the homepage, click the yellow box that reads, "Find health & drug plans."

## How do I use the *Medicare Plan Finder*?

There are two ways to do your search:

- Look at your [Medicare card](#) to find your Medicare number. Then you can do a **Personalized Search**. This search will give you the best information because it considers the coverage you have now. (Skip to Step 1 below to continue.)
- If you do not have Medicare yet or do not want to enter your personal information, you can do a **General Search**. Enter your zip code in the General Search box and click **Find Plans**. You need to answer two general questions about your current health care coverage. If you're not sure of the answers, check "I don't know." When you're done, click **Continue to Plan Results**. (Skip to Step 2 below to continue.)

## Step 1: Enter the Requested Information

- Enter the following information on this page:
  - Your zip code
  - Your Medicare number
  - Your last name (including any suffix such as Jr. or Sr.)
  - Your Medicare Part A start date of coverage (see your [Medicare card](#) for this information). If you don't have Part A, click **Not Part A? Click here** and enter your Part B start date.
  - Your date of birth
- Click **Find Plans**.

## Step 2: Enter Your Drugs

Decide if you want to find out how much your drugs would cost on each plan. It's a good idea to check on drug costs to get an estimate of what you would pay next year.

If no, click **I don't take any drugs** or **I don't want to add drugs now** to get a list of plans in your area and general information about plan costs.

If you do want to get drug costs, enter this information:

- Type the name of each drug you take into the **Name of Drug** box and click **Find My Drug**. If there are many similar drug names, it may ask you to pick which one you want from the **Search Results**. Select the correct drug and click **+ Add Drug**.
- In the pop-up box, check the correct dose and monthly amount of each drug you take and click **Add drug and dosage**. It will then save the drugs together in **My Saved Drug List**.

**My Saved Drug List:** The *Medicare Plan Finder* automatically saves your drug list after you enter at least one drug. This way, you can stop if you need to leave the computer and come back later to continue your search. Write down or print your **Drug List ID** for future reference. You can find your **Drug List ID** information at the top of the page, on the right-hand side, under **My Current Profile**. You can also choose a new password date to a date you can more easily remember by clicking **(change date)**. Some people, for example, choose their date of birth.

- When you have typed in all your drugs, click **My Drug List is Complete**.

### Step 3: Select Your Pharmacies

If you want to use a certain pharmacy, you can check its prices. Choose the pharmacy and click **Add Pharmacy**. Note: If you entered drugs, you must select at least one pharmacy. You can still use any pharmacy in your area. When you are done, click **Continue to Plan Results**.

### Step 4: Refine Your Plan Results

The *Medicare Plan Finder* will tell you how many Medicare Prescription Drug Plans and Health Plans are available in your zip code. You can narrow your search on the left-hand column. Click on the "+" symbol to search, for example, for plans by premium or annual deductible. After you select the filter, click **Update Plan Results**.

Now, select the type of plans you would like to review within your **Summary of Search Results** and click **Continue to Plan Results**.

You now are viewing the "Your Plan Results" page. Scroll down to see the plans available in your area. They are sorted by type and generally start with plans with the lowest "Estimated Annual Drug Cost."

- You'll want to consider four things when looking at a plan:
  1. The monthly premium you'll pay to the plan,
  2. Any deductible amount you'll have to pay before the plan starts covering your drugs,
  3. The copayment or coinsurance amount the plan charges for your drugs,
  4. Are there restrictions on your drugs, such as quantity limits, prior authorization, or step therapy requirements on any of your prescriptions?
- If there is a "no" for any plan in the **Drug Coverage Column** under **All Your Drugs on Formulary**, this means the plan does not cover one or more of your drugs. You can click on **Lower Your Drug Costs** to learn how to pay less. You may need to talk to your doctor and the plan to get more information before deciding which plan to choose.

You can check up to three plans for a side-by-side comparison, then click **Compare Plans**. Detailed information will appear, including your estimated monthly premium, deductible, co-pays or coinsurance for each drug, and so forth. You can also view the plan's rating, such as how well it handles complaints and allows for exceptions. If you need help with the *Medicare Plan Finder* or on reviewing the different plans, get personal help by calling **1-800-MEDICARE**, or your **Illinois SHIP at 1-800-548-9034**.