



Steer your own SHIP

How to run your own drug plan comparison

Go to www.medicare.gov, select the “Find Plans Now” icon and log in with your account username and password. That will take you to the “Hello!” screen, where you can do the following:

1. View/edit your pharmacy and drug list:

- Edit your pharmacy list to include a variety of pharmacy options. This may help you find the most cost-effective option.
- If you click “Edit My Pharmacies,” then “Add Another Pharmacy,” you can also add “Mail Order Pharmacy” as an option at the top.
- Check that your prescription drugs are entered correctly.
- Enter the name, dosage, quantity, and frequency for each drug you take regularly.
- Enter drugs you take regularly as a **MONTHLY** (“Every month”) frequency.
- Prescriptions you fill once a year should be the only drugs you enter with a frequency beyond “Every month.”
- Select “**Add recently filled drugs**” to check and make sure you didn’t forget any prescriptions.
- For any insulins, enter them both as a generic and a brand name. (Many plans cover one or the other, so this can be an easy way to check which will be most cost effective for you.)

2. Select “Find Plans Now” to look through your Part D plan options:

- Your current plan will be listed at the top of the screen. It will then list plans in order of lowest total cost for the year.
- Each plan box will list the total costs: monthly premium, yearly drug & premium cost, and any deductible.

3. Click the BLUE “Plan Details” button to review specific details about each plan:

At the top, you will see a summary of what you’ll pay for the plan plus whether all your prescriptions are covered. As you scroll down, we recommend checking these sections of the plan details page:

- **DRUG COVERAGE:** Are all your prescriptions entered correctly?
- **PHARMACIES:** Are there any pharmacies you use regularly that are not preferred?
Note: Preferred pharmacies offer the lowest cost
- **YEARLY DRUG COST BY PHARMACY:** Are there any drugs labeled “Not Covered” by the plan?
- **ESTIMATED TOTAL DRUG & PREMIUM COST: This shows the ESTIMATED TOTAL AMOUNT for what you will pay with this plan.** There can be some big differences in amounts, based on which pharmacy you use and whether it is a preferred pharmacy with the plan.
- **ESTIMATED TOTAL MONTHLY DRUG COST:** If your monthly drug costs are significantly higher in the first half of the year you may benefit from the new Medicare Prescription Payment Plan.
- **ESTIMATED DRUG COST DURING COVERAGE PHASES:** Click to open your preferred pharmacy and scan for any higher-cost drugs.
 - Is insulin showing as \$35/month? If not, you may need to enter the insulin as a brand name, if you have generic. Or as generic if you already entered the brand name.
 - Note: Non-insulin injectables – like Bydureon, Ozempic, or Trulicity – are not covered by the \$35/month cap.

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In the plan details page, scroll all the way down and click the + “View more drug coverage” (blue bar):

- **OTHER DRUG INFORMATION:** Check if any of your drugs are labeled “Not covered” by the plan. Then check the restrictions on the right: Are there any required prior authorizations, quantity limits, or step therapy?
 - **PRIOR AUTHORIZATION:** the plan requires approval before they will cover the drug.
 - **QUANTITY LIMITS:** the plan has a maximum dosage they will let you fill within a certain period of time.
 - **STEP THERAPY:** the plan expects you to try a less expensive drug on the plan’s formulary before they will cover your current prescription

You may be able to address any restrictions with your doctor by requesting an exception, but that is **NOT GUARANTEED**.

4. If you are ready to enroll:

- Click the green “Enroll” button in the plan box.
- Click the green “Join Plan” button in the pop-up window.
- Select “Open Enrollment Period” as your enrollment reason.
- Complete the remaining questions until you get a confirmation page.
- Click the “Print Confirmation Page” at the top and save it as “Last Name 2025 Confirmation.”
- Go back to the list of available plans and save a copy of your old and new plans:
 - Click the blue “Plan Details” for your current plan.
 - Then click “Print” (at the top right of the Plan Details page) and save a copy with file name “Last Name current plan.”
 - Save a copy of your new plan too. Click the blue “Plan Details” for the plan you enrolled in for 2025. Then click “Print” and save a copy with file name “Last Name new plan.”

Note that if you do not enroll in a new plan between October 15th and December 7th, you will remain in your current Part D plan.



Check for Financial Assistance

Medicare Savings Programs and Extra Help (aka the low-income subsidy) can help cover prescription drug costs and/or Medicare deductibles/coinsurance for people who qualify. For more details, go to shiip.iowa.gov, click “Find Resources” at the top, then select “Help with Medicare costs.”

Prevent Medicare Fraud

Every year, billions of taxpayer dollars is lost to Medicare fraud. Join the fight against fraud!

- **PREVENT** - Guard your card & Medicare number.
- **DETECT** - Open all your mail and review Medicare statements.
- **REPORT** - Check with your provider about anything odd on a Medicare statement. Call Medicare to report any other suspicious activity.

Contact SHIP at 1-800-351-4664 or shiip.iowa.gov