Tips to Run Your Own Medicare Plan Comparison

Go to www.medicare.gov, select the **"Find health & drug plans"** icon, and log in with your account username and password. For plan comparisons, we recommend following these steps:

1. View/edit your drug and pharmacy list:

- Check that your prescription drugs are entered correctly.
- Enter (or edit) the **name, dosage, quantity, and frequency** for each drug you take regularly.
- Enter prescriptions as a **MONTHLY** ("Every month") frequency.
  - If you only fill a prescription once or twice a year, you can enter as every 6 or 12 months.
  - Do ***not*** enter prescriptions as "Every 2" or "Every 3" months, even if you get 90-day fills.
- Select "**Add recently filled drugs**" to check and make sure you didn't forget any prescriptions.
- For any insulins, enter them as both generic and brand name, if you can. (Many plans cover one or the other, so this can be an easy way to check which will be most cost effective for you.)
- Once you've updated your drug list, edit your pharmacy list to include a variety of possible pharmacies so you can see various cost options.
  - **Try adding mail order pharmacies:** If you click "Edit My Pharmacies," then "Add Another Pharmacy," you can also add "Mail Order Pharmacy" as an option at the top.

2. Select "Find Plans Now" to look through your Part D plan options. You may need to confirm your zip code, county, and type of plan first:

- Your current plan will be listed at the top of the screen. It should then list plans in order of lowest total cost for the year.
  - If your current plan is listed twice, that means it should still be the lowest cost plan for you.
- Each plan box in the list will show overall costs, such as any deductible, the total drug & premium cost, and monthly premium.

3. Click the "See plan details" button to review specific details about possible plans:

- **WHAT YOU'LL PAY:** What is the plan premium? Are all your prescriptions covered by the plan?
- **OVERVIEW:** Does the plan have a drug deductible?
- **DRUG COVERAGE:** Are all your Rx entered correctly? Use the "Change Drugs" button to update.
- **PHARMACIES:** Are there any pharmacies on your list that are not preferred?
  - Preferred pharmacies usually offer the lowest cost.
- **ESTIMATED DRUG COSTS BY PHARMACY:** Are there any drugs labeled "Not Covered"?
- **ESTIMATED DRUG + PREMIUM COST:** **This shows the ESTIMATED TOTAL AMOUNT you will pay with this plan.** There can be some big differences 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 Medicare Prescription Payment Plan.
- **ESTIMATED DRUG COSTS:** **Click to open your preferred pharmacy and scan drug costs.**
  - Is insulin showing as $35/month or less? 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.

On the plan details page, scroll all the way down and click "+ View more drug coverage" (white bar):

- **OTHER DRUG INFORMATION: Check again if any of your drugs are labeled "Not covered" by the plan.** Then, review the restrictions on the bottom 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 let you fill within a certain 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 can request a plan exception for any restrictions, but it is NOT GUARANTEED the request will be approved.

4. If you are ready to enroll:

- Click the **"Enroll"** button in upper right-hand corner of the plan page.
- Click the **"Join Plan"** button in the pop-up window.
- Complete the remaining enrollment application questions until you get a confirmation page.
- Click the **"Print Confirmation Page"** at the top and save it as **"Last Name Confirmation."**
- Go back to the list of available plans and save a copy of your old and new plans:
  - Click the **"See plan details"** button for your current plan.
  - Click the **Print icon** (in the top right corner of the Plan Details page) and save a copy with file name "Last Name Current Plan."
  - Save a copy of the new plan too. Click **"See plan details"** for the plan you enrolled in. Then click the **Print icon** and save a copy with file name "Last Name New Plan."

Note: If you do not enroll in a new plan between October 15th and December 7th, you will remain in your current Part D plan, as long as the plan is still offered next year.

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 www.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 regularly.
REPORT – Check with your provider about anything odd on a Medicare statement. Call 1-800-MEDICARE at 1-800-633-4227 to report any other suspicious activity.

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

This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award with $738,757 with 85 percent funded by ACL/ HHS and $133,898 and 15 percent funded by non-federal government source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/ HHS, or the U.S. Government.

SHIP
State Health Insurance Assistance Program
Navigating Medicare