

Medicare.gov

Step-by-Step Guide

Prescription Drug Plan Research

Instructions that follow are accurate as of October 14, 2019. CMS could change the website before the annual election period, so watch for slight changes in the steps or labels on buttons. This year drug lists may only be saved if you login to your MyMedicare.gov account. If you use that website, your medications will automatically “populate” a drug list that you may review and modify to suit your needs for 2020. We do not have access to your MyMedicare.gov account, so we will not be able to help you as much as in past years.

Entering Your Medications without logging in to MyMedicare.gov

- 1) From landing page of www.Medicare.gov click “Find Health & Drug Plans” button in blue (left side near the picture)
- 2) Click “continue without logging in” if you don’t have an account on MyMedicare.gov
- 3) Click “view plans” and Select “Drug Plan (Part D)” for part D, or “Medicare Advantage Plan” for one of the HMO products
- 4) Enter your home zip code (the one Social Security has in their file), then click the green name of your County and the “select your location” button.
- 5) Answer the question if you get help with your costs. Most of our clients will check “I don’t get help from any of these programs”. Click the green “Next” button
- 6) Say yes, you want to see your drug costs, and answer the question about retail or mail order, then click the green “next” button.
- 7) Enter your drugs – you’ll repeat these steps for each medication:
 1. Enter the name of your prescription, clicking on the correct name when a list pops up and click the “Add Drug” green button
 2. Select the dosage and frequency of refill, then click the “Add to my Drug List” green button
 3. Click “add another drug” under the drug list in the blue bar and repeat the steps above
 4. When finished entering drugs, select “Done” in the blue bar
- 8) After you have your medications entered, a list of pharmacies will appear. We recommend only checking one pharmacy box and then click “done” in the blue bar near the bottom of the page
- 9) A list of Prescription plans appears. The order displayed defaults to just the lowest monthly premium. You will need to **sort the plans** (right side of the page) by “**lowest yearly drug + premium cost**” to determine which plan will be best for you. You may check the “add to compare” box for as many as 3 plans.
- 10) Click the “Compare” button at the bottom of the page
- 11) In order to get your annual total expense, multiply the **monthly plan premium** by 12 and **add that number to “estimated yearly drug costs”** shown in the comparison for either mail order or retail (depending on your preference). The plans will sort using premium + drug cost, but the actual report drops the premium.
- 12) If you want to see what your copayments will be for each medication on each plan, click the blue “Plan Details” button. Once that page opens you can see which tier each medicine is in, the month by month drug costs, etc.
- 13) Repeat for the details on each plan. You can print these reports using the icon at the top right of the page.

Now that you have your report, compare those results and see if there are any clear front-runners. **If your current plan gave you the best results, you don’t need to make changes for the new year.**

If a different plan looks better, give us a call at 831-335-8201 and we can set time to help you enroll in the new plan.