

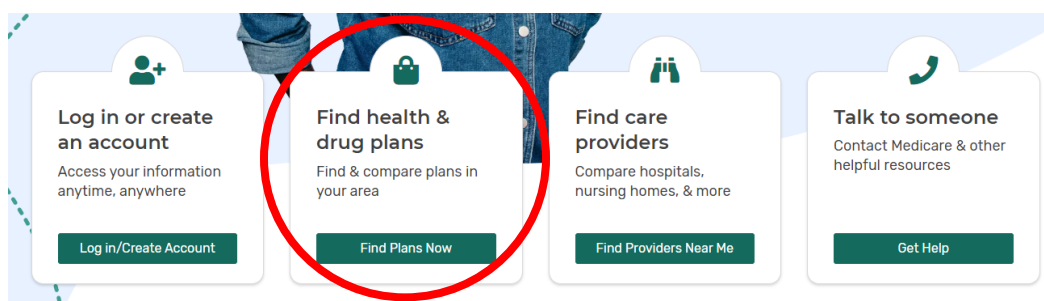


Medicare.gov Plan Finder Step-By-Step Guide

1. Allow 30 minutes to answer questions and enter information.
2. Gather all prescribed medication or a detailed list including dosage, packaging, quantity, and frequency. (For the most accurate results, use your medication bottles as a reference.)
3. Have your red, white, and blue Medicare card handy.

Step 1: How to compare plans using the Medicare.gov Plan Finder Tool

1. Go to www.medicare.gov
2. Click on **Find health & drug plans**



3. On the next page, you can click on either **Log In/Create One** or **Continue without Logging in**. *The following steps reflect continuing without logging in.*

4. Choose the year you need coverage and enter your zip code. Then click **Continue**.
5. Next, select the type of plan you want. To review plans coverages and costs, select either **Medicare Advantage Plan (Part C)** or **Medicare drug plan (Part D)**. Then click **Find Plans**.
 - *Please note: When you get to the plan results, you can switch between Part C and D plans.*

COVERAGE FOR
 2025 2024

ZIP CODE

Continue

- Medicare Advantage Plan (Part C)
- Medicare drug plan (Part D)
- Medigap policy

[Which type of plan should I choose?](#) ⓘ

Find Plans [Go Back](#)

Step 2: Customize your Search Results

1. **Help with your Medicare health or drug costs:** If you receive help paying for Medicare costs through Medicaid, SSI, MSP, or Extra Help, then click on the type of help you receive and click **Next**. If you do not get help paying for Medicare costs, click **I don't get help from any of these programs**, and click **Next**.
2. **Tell us your search preferences:** click **Yes** if you take prescription medications and want to see your drug costs when you compare plans, otherwise click **No**, then click **Next**. **Yes, is suggested**

Step 3: Enter your Prescription Drugs

1. **Add prescription drugs:** Begin typing the name of your medications. A drop-down list will appear. Select the correct medication from the list, then click **Add Drug**.
 - *Please note: If you enter the name brand and a lower-cost generic version is available, a pop-up box will appear. You can either click **Add Generic** or **Keep Brand** if you must take the brand name drug. You may need to consult with your prescribing doctor first before making a selection.*
2. **Tell us about this drug:** Enter your prescriptions **Dosage, Packaging, Quantity and Frequency**. Click in each box and select the appropriate response for your medication. *For the most accurate results, use your medication bottles as a reference.*
3. Once you have selected the correct dosage, packaging, quantity and frequency, click **Add to My Drug List**.
4. **Confirm your drug list:** All medications entered will reflect here in alphabetical order. If you take more medications, click **Add Another Drug**, and continue this process until all your medications have been added to your drug list.
5. Once all medications have been entered, click **Done Adding Drugs**.
 - *Please note: To make changes to a medication, click **Edit drug**. Once changes have been made click **Update this Drug**. To delete a medication from your drug list, click **Remove drug**.*

Step 4: Select Your Preferred Pharmacies

1. **Choose up to 5 pharmacies:** You can select up to 5 pharmacies to compare pricing, 4 retail pharmacies and 1 mail order pharmacy.
2. Scroll down to view all pharmacies within 10 miles of your zip code.
 - *Please note: When searching for pharmacies there are 3 ways to filter your search.*
 1. **Your Location (Enter street address or ZIP code)**- to change pharmacy search range.
 2. **Pharmacy Name (Optional)**- to search for a specific pharmacy.
 3. **Filter by Distance**- click in the drop-down menu to increase or decrease your search range, then click **Apply**.

YOUR LOCATION
Enter street address or ZIP code

PHARMACY NAME
Optional

Find Pharmacies

Use Current Location

Filter by: Distance: 10 miles

3. To select a pharmacy, click **Add Pharmacy**, then click **Done**.

Mail-order Pharmacy
Add both mail-order and retail pharmacies to find the lowest cost.

Add Pharmacy

Step 5: Review your Search Results

1. **Search Results:** Plans are automatically listed by **lowest drug + premium cost** for the year.
 - For more plan filtering options, use the **Filter By** and the **Sort Plans By** drop down menu to select your sorting preferences, then click **apply**.

Filter by: Plan Benefits Insurance Carrier Drug Coverage Star Ratings Special Needs Plans (SNP) View all filters

OR

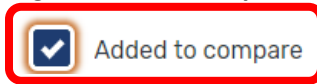
SORT PLANS BY Lowest drug + premium cost

2. You can toggle back and forth between **Medicare Advantage Plan (Part C)** and **Medicare drug plan (Part D)** by clicking on the **View available Medicare Advantage Plans** or **View available drug plans** in the top right-hand corner of the page.

3. Typically, the first plan listed at the top of your search results is the most cost-effective option for the year. Make sure to check the plan details by clicking on the blue **Plan Details** box.



4. You can compare up to 3 plans by clicking the **Add to Compare** box located next to the **Plan Details** box.

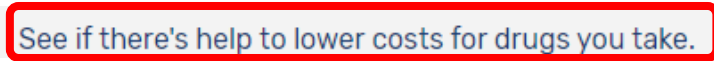


5. Once you have selected at least two plans to compare, click **Compare** in the bottom right-hand corner of your screen for a side-by-side comparison of the selected plans.



6. When comparing plans you will see a side-by-side overview of the selected plans, where you can compare premiums, deductibles, co-pays. To see more plan information, click on the **Plan Details** located under the plan name at the top of the screen.
- *Please note: Co-pay amounts may vary because drug plans and manufacturers can change what they charge at any time throughout the year. The amount you pay will also depend on the tier level assigned to your drug.*

7. Optional – To explore other ways to save money click on **See if there's help to lower costs for drugs you take** located in the **Plan Details** under the **Drug Coverage** section.



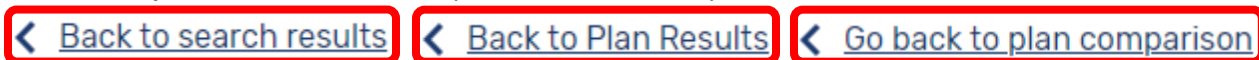
- *Please note: A new window tab will open with information on how to get help with prescription drug costs. You will see information on Extra Help and other ways to lower your prescription drug costs.*
8. To return to the **Plan Details**, click on the window tab listing the name of the plan you were reviewing.

9. Optional – Starting in 2025 the Inflation Reduction Act is offering the option to pay out-of-pocket prescription drug costs in the form of capped monthly payments instead of all at once at the pharmacy. This is called the **Medicare Prescription Payment Plan**. To explore if the **Medicare Prescription Payment Plan** is right for you, scroll down in the **Plan Details** until you find the **Yearly Drug Cost by Pharmacy** section. Right underneath this section you will see the below message. To enroll in the **Medicare Prescription Payment Plan**, you will need to contact your plan directly. For more information about this payment option, click **Learn more about this payment option**.

The **Medicare Prescription Payment Plan** is a new payment option that works with your current drug coverage to help you manage your out-of-pocket Medicare Part D drug costs by spreading them across the calendar year (January-December). All plans offer this payment option and participation is voluntary. [Learn more about this payment option](#)

[Find out what your drug costs might look like with this payment option.](#)

10. To return to the previous page listing all plans, click on **Back to Search Results** or **Back to Plan Results** or **Go back to Plan Comparison**, located in the top left-hand corner of your screen



11. To edit your drug list and pharmacy selection, click on **Back to drugs & pharmacies**, you will find this located on the plan search results page in the top left-hand corner of your screen.



- *Please note: You can also edit your drug list and pharmacy selection from the **Plan Details**. Scroll down until you see in the right-hand side of your screen the **Change Drugs** and/or **Change Pharmacies** boxes.*



Step 6: Enroll

1. **Join Plan:** Click on the green **Enroll** box for the plan of your choice.



2. A window will pop up with the plan name, plan ID, and a list of items you will need to provide.
 - Your Medicare Number and effective dates
 - Information about your other health coverage (if any), including policy and group numbers
 - Dates that any changes take effect, like if you're moving to a long-term care facility

Once you have the applicable items gathered, click **Join Plan** to start your application.

Follow the prompts and fill-in all required personal information. Then click **Submit**.



3. If you logged in or created a Medicare account, all your personal information will be automatically entered in. Make sure to follow the prompts and verify your personal information. Then, click **Submit**.
4. Once you **Submit** your application of enrollment, a confirmation number is generated on the next screen. **Make sure to print or write the confirmation number down.** Just in case there is an issue, you will have proof of your enrollment.
5. You can also enroll by calling the plan directly. The plans contact information is located in the **Plan Details** right beneath the plan name. Or you can find this information in the back of your **Medicare & You Book**. (The image below is provided only as an example; we do not recommend or endorse any insurance companies.)

Cigna Healthcare

Cigna Healthcare Assurance Rx (PDP)

Plan type: Drug plan (Part D)

Plan ID: S5617-158-0

[Plan website](#) | **Non-members: 1-800-735-1459** | **Members: 1-800-222-6700**

6. If you are unable to review your Medicare options using the Medicare.gov Plan Finder Step-by-Step Guide, you may call 1-800-MEDICARE (1-800- 633-4227) and wait for a live Representative to assist you in reviewing your Medicare plan options.

For More Medicare Information

1-800-MEDICARE

(1-800-633-4227)

TTY 1-877-486-2048

www.medicare.gov

For HICAP assistance with reviewing your Medicare plan options during Open Enrollment, Call HICAP at Area 12 Agency on Aging stating **August 1st** every year to reserve your appointment. Appointments are limited and on a first come first serve basis.

| Statewide: (800) 434-0222 | Local: (209) 532-6272 |