

Medicare Prescription Drug Plan Finder Quick Start Guide

November 2008



Medicare has enhanced the Medicare Prescription Drug Plan Finder with improved functionality to help people with Medicare, and those who help them, make informed health care choices during the annual enrollment period from November 15 to December 31.

The Medicare Prescription Drug Plan Finder is an online resource to help people:

- Learn about Medicare prescription drug coverage
- Compare available plans
- Decide on a plan
- Enroll in a plan

I'm going to demonstrate how to use the plan finder to get the information you need to make your best Medicare Prescription Drug Plan choice.

GREAT, I'M READY TO SEE HOW IT WORKS.

Getting to the Prescription Drug Plan Finder

The screenshot shows the Medicare website interface. At the top, there is a navigation bar with links for Home, FAQs, Screen Reader Version, Printable Version, Español, and Mailing List, along with a search box. Below this is the Medicare logo and the tagline "The Official U.S. Government Site for People with Medicare". The main content area is divided into several sections. On the left, there is a "MyMedicare.gov" sign-in section with fields for "Sign In ID" and "Password", and a "Sign In" button. Below this are links for "learn more" and "sign up". The central section features "Medicare Spotlights" and "Site Updates" tabs. Under "Medicare Spotlights", there are links for "Medicare Premiums and Coinsurance Rates for 2009", "Medicare Prescription Drug Coverage", and a list of links including "Medicare Prescription Drug Plans - 2009 Plan Data", "Medicare Health Plans - 2009 Plan Data", "Formulary Finder - 2009 Plan Data", "Lower Your Costs During the Coverage Gap", and "Learn More About Plans in Your Area". A "NEW! Medicare & You 2009" link is also present. The right sidebar contains a "Prescription Drug Plans" section with links for "Compare", "Check Current Enrollment", and "Add/Update Drug & Pharmacy Information". Below this is a "Medicare Stories" section with a quote and a "Read more" link. At the bottom of the page, there is a banner for "PLANS CHANGE. PEOPLE CHANGE. Sign Up & Compare Now" with a "Click" button.

2

First, you need the following information to get started.

- Your red, white and blue Medicare card
- Your Zip code, county and date of birth
- Your current drug list (name, formulation, strength, and monthly quantity)
- The name of the local pharmacy (if you prefer to always use the same one)

OK, I'VE GOT IT!

Now, let's go to www.medicare.gov and click on the "Medicare Prescription Drug Plans-2009 Plan Data" link here.

Drug Plan Finder Home Page

Medicare Prescription Drug Plan Finder

[Home](#) [Help](#) [Glossary](#) [How Plans Work](#)

[Vea en Español](#) | [Use Larger Font](#) | [Email](#)

Find & Compare Plans that Cover Drugs

Search includes personalized information about:

- Medicare Prescription Drug Plans
- Medicare Health Plans (that cover drugs)

Search doesn't include:

- Medicare Health Plans (that do not cover drugs)
- Original Medicare Plan
- Medigap Policies

Find and compare these plans using the [Medicare Options Compare](#).

Find & Compare Plans

Enroll in a Medicare Prescription Drug Plan

Once you know which Medicare Prescription Drug Plan you want, use our online enrollment system to join.

Learn More About Drug Coverage Options

If you are a Medicare beneficiary, you are eligible for Medicare prescription drug coverage, regardless of your income, health status, or current prescription expenses.

There are two types of Medicare plans that provide prescription drug coverage:

[Medicare Prescription Drug Plans](#)

These plans add prescription drug coverage to the Original Medicare Plan, and certain types of Medicare Health Plans. [Learn more](#)

[Medicare Health Plans](#)

Some of these plans cover both health care and prescription drugs. [Learn more](#)

Learn More About Plans in Your Area

Access a directory of all Medicare plans with drug coverage that are available in your state or territory

Select a State

View Plans

Important Coverage Information

3

THEN, click on “Find and Compare Plans”.

Step 1: Select a Search Option

Find and Compare Plans

Step 1: Select a Search Option

Recommended	
Personalized Plan Search	General Plan Search
<p>The Personalized Plan Search is optimal because it provides specific information about your current enrollment as well as more tailored plan information.</p> <p>Use this search if you:</p> <ul style="list-style-type: none">• have your red, white, and blue Medicare card• want information on your current coverage• want details about the Medicare Prescription Drug Plans and Medicare Health Plans in your area <p>Begin Personalized Search</p> <p><small>By clicking on this button you are agreeing to the terms and conditions of the User Agreement</small></p>	<p>OR</p> <p>The General Plan Search will not give you information about your current enrollment and cannot provide tailored plan information.</p> <p>Use this search if you:</p> <ul style="list-style-type: none">• do not have your red, white, and blue Medicare card• want details about the Medicare Prescription Drug Plans and Medicare Health Plans in your area <p>Begin General Search</p> <p><small>By clicking on this button you are agreeing to the terms and conditions of the User Agreement</small></p>

4

Step 1 gives you the option to do a personalized search, or a general search.

To do a personalized search, you will be asked to enter information from your Medicare card along with your ZIP Code. Entering personal information is the best way to find the plans that are more likely to meet your needs. If you used the personalized search, we'd provide information from the CMS systems on your current and any future enrollment, your LIS/deemed status if applicable, and retiree drug subsidy.

BUT WHAT IF SOMEONE DIDN'T HAVE THEIR MEDICARE CARD ON HAND?

If they didn't have their Medicare card or if they didn't want to enter their personal information, they could do a general search. All they'd need to enter would be their zip code.

Let's click on "Begin General Search".

Step 2: Enter Your Information

Find and Compare Plans

Step 2: Enter the Requested Information

Please enter your ZIP code and answer the questions as best you can. Any information you enter on this site is secure and will not be saved and will be used only to provide you with accurate search results.

Continue

ZIP Code [ZIP Code Locator](#)

Your Age Range:

Note: Your answers will not change your benefits, **nor will they affect your ability to enroll in the plan.** Plans must offer the same benefits to all members, no matter their age or health status. **They must also enroll anyone eligible to enroll in the plan.**

Your Health Status:

Do you currently have prescription drug coverage?

Yes No (if you'll be getting Medicare coverage soon, click "No") I don't know

5

For Step 2, I will enter the information requested, like your ZIP Code and age range, current prescription drug coverage, and continue down the page...

Step 2: Enter Your Information

Do you currently have prescription drug coverage?

- Yes No (if you'll be getting Medicare coverage soon, click "No") I don't know

Do you have any other health insurance coverage?

- Yes No I don't know

What type(s) of health care coverage do you have? (Check all that apply)

- Employer or Union Retiree Plan
 Original Medicare Plan
 Medigap (Medicare Supplement Insurance) Policy
 Medicare Health Plan (e.g., HMO, PPO, Private-Fee-for-Service Plan, Medicare Medical Savings Account Plan)
 I will be getting Medicare coverage soon
 None of the above
 I don't know

Did you get a letter from Medicare or the Social Security Administration (SSA) that said you are either eligible for or qualified for extra help paying for your Medicare Prescription Drug Plan costs?

- Yes No

6

...and I will finish up with questions about other health insurance and extra help.

THAT SEEMS EASY ENOUGH.

Step 3: Review Current Coverage

Find and Compare Plans

Step 3: Review Current Coverage and Consider Options

Print this Page

Learn More

Please review your current coverage and plans options below. Click 'Continue' to review plans in your area.

Continue

[Learn more about Medicare Prescription Drug Plans](#)

[Learn more about Medicare Health Plans \(like HMOs and PPOs\)](#)

[Learn how plans work](#)

You indicated that you're currently enrolled in:

Original Medicare Plan

- Provides health coverage only
- For more information, call 1-800-MEDICARE (1-800-633-4227) or [view details](#).

Limited Income and Resources?

You may qualify for extra help paying for Medicare prescription drug coverage.

[Find out more](#)

[5 Ways to Lower Your Costs During the](#)

You have the following options if you want Medicare drug coverage:

1. join a Medicare Health Plan (like an HMO or PPO) that covers prescription drugs (you would get all of your health care, including prescription drug coverage, through these types of plans) or,
2. join a Medicare Prescription Drug Plan and stay in Original Medicare.

7

Now, we are at Step 3. Let's take a minute to review your current coverage,

Step 3: Review Current Coverage

You have the following options if you want Medicare drug coverage:

1. join a Medicare Health Plan (like an HMO or PPO) that covers prescription drugs (you would get all of your health care, including prescription drug coverage, through these types of plans) or,
2. join a Medicare Prescription Drug Plan and stay in Original Medicare.

Keep in mind the following if you decide to change plans:

■ You can change plans under certain circumstances:

- You can switch plans from November 15 through December 31 of every year.
- In special circumstances, Medicare may give you an opportunity to switch to another plan. For example, if you permanently move out of your plan's service area; if you qualify for extra help paying for prescription drugs; if the plan stops offering prescription drug coverage; or if you enter, live in, or leave a nursing home.
- If you are eligible for a Medicare Advantage Plan you can join or switch Medicare Advantage Plans from January 1 to March 31 of every year, but you can't join or drop Medicare prescription drug coverage during this time. For instance, if you are in a Medicare Advantage Plan with prescription drug coverage, you could return to the Original Medicare Plan but you'd have to also join a Medicare Prescription Drug Plan at the same time.

You may qualify for extra help paying for Medicare prescription drug coverage.

[Find out more](#)

[5 Ways to Lower Your Costs During the Coverage Gap](#)

This is also our chance to see what your plan options are for coverage in 2009.

OK. LET'S SEE WHAT IS AVAILABLE!

Get Drug Cost Estimate

Find and Compare Plans

Decide If You Want to Get Drug Costs for Your Plans

Get Drug Costs for Available Plans	OR	Show Me Available Plans
<p>To provide you with estimated drug costs, we need to know which drugs you are currently taking, including their quantities and dosages.</p> <p>Select one of the following options:</p> <p>1. I have not yet entered my drugs on this Web site</p> <p style="text-align: right;"><input type="button" value="Enter My Drugs"/></p> <p>2. I entered my drugs on a previous visit to this Web site and would like to retrieve my saved drug list now.</p> <p>Drug List ID: <input type="text"/></p> <p>Password Date: <input type="text" value="-Month-"/> <input type="text" value="-Day-"/> <input type="text" value="-Year-"/></p> <p style="text-align: right;"><input type="button" value="Retrieve My Drug List"/></p>		<p>Click "Continue to Plan List" button below to view the list of plans in your area, and general plan and cost information.</p> <p style="text-align: center;"><input type="button" value="Continue to Plan List"/></p>

9

ONCE we've reached this page, we have an important decision to make. Do we want to look at drug cost information, which means listing all the drugs you use and your dosages... or do we really just want to see more general information?

SO YOU MEAN YOU CAN FIND OUT WHAT MY DRUG COSTS WOULD BE DEPENDING ON WHICH PLAN I'D CHOOSE?

Absolutely, but I can only do that if you have the details to enter.

I'M READY. I HAVE MY PRESCRIPTION BOTTLES RIGHT HERE. BUT I GUESS SOME PEOPLE MIGHT USE A LIST THEY HAVE.

That's right. Thanks for being prepared. Now I'll show you how to enter the drugs you use.

Enter Drug Information

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

Search for Drug

[Click here to browse drugs alphabetically](#)
[Help with Common Drug Abbreviations](#)

Back

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

10

If I know the name of the drug, I can just type it in. If I'm not sure, I can use the links here to look alphabetically. New for 2009, we can also look-up common abbreviations.

I'll look-up the first drug alphabetically.

Search For Drug By Name

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Drug Name: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

[Search for drugs by drug name.](#)
[Help with Common Drug Abbreviations](#)

Back

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

11

I'll select "F" for Furosemide.

Enter Drug Information

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Drug [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Name:

[FA](#) [FB](#) [FC](#) [FD](#) [FE](#) [FF](#) [FG](#) [FH](#) [FI](#) [FJ](#) [FK](#) [FL](#) [FM](#) [FN](#) [FO](#) [FP](#) [FQ](#) [FR](#) [FS](#) [FT](#) [FU](#) [FV](#) [FW](#) [FX](#) [FY](#) [FZ](#)

[Search for drugs by drug name.](#)

[Help with Common Drug Abbreviations](#)

Select one or more drugs to add them to your list

Drug Name	Drug Type
Fungi-Guard (Tolnaftate)	Over-the-Counter
Fungoid Tincture (Miconazole Nitrate)	Over-the-Counter
Furadantin (Nitrofurantoin)	Brand
FUROSEMIDE (Furosemide)	Generic
Fuzeon (Enfuvirtide For)	Brand
Pepcid (Famotidine)	Brand
Pepcid AC (Famotidine)	Over-the-Counter
Pepcid AC Maximum Strength (Famotidine)	Over-the-Counter
Pepcid Premixed (Famotidine in NaCl 0.9% IV)	Brand
INTCALIPID (E-n)	Generic

Note: Generic drugs are in ALL CAPS.

Add Selected to Your Drug List

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

12

There it is. I'll select it.

WE'RE OFF TO A GOOD START, I SEE IT'S GENERIC.

Yes, the "drug type" column tells us whether the drug is brand name or generic, but you can search using either name, that's new for this year. Over-the-counter drugs are grayed-out like Pepcid is here, and you can't select them since pricing is not available and they aren't covered by Medicare drug plans.

Enter Drug Information

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Drug Name: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

[Search for drugs by drug name.](#)
[Help with Common Drug Abbreviations](#)

My Drug List		
Drug Name	Lower Cost Generic	Remove
FUROSEMIDE	Already generic	<button>Remove</button>

Use lower cost generic drugs when available. ([What does this mean?](#))

Save My Drug List Add More Drugs

Back

Continue

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

13

The first drug is now showing in "My Drug List." You can check the "use lower cost generic drugs when available" box, and it will substitute any available generics for you. If you want to enter a brand name drug and not have the generic substituted, you can un-check the box.

OH, THAT'S REALLY HELPFUL. ONE LESS THING I'D HAVE TO TRY TO FIGURE OUT MYSELF.

Review Dosage and Quantity

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Review Your Drug Dosages and Quantities

Review the dosage and quantity information displayed below for each of your drugs and update if necessary. If you take more than one dose of the same drug, click "Add Doses."

Note that if you change the strength of a drug using a dropdown menu in the "Drug Name" column, you then need to make sure the information in the "Quantity & Days Supply" column is still correct.

My Drug List			
Drug Name	Quantity/Days Supply	Original Drug Entry	Actions
FUROSEMIDE TAB 40MG	30	FUROSEMIDE	Add Doses Remove
FUROSEMIDE SOL 10MG/ML	per Month	(Generic)	
FUROSEMIDE INJ 10MG/ML			
FUROSEMIDE SOL 8MG/ML			
FUROSEMIDE TAB 20MG			
FUROSEMIDE TAB 40MG			
FUROSEMIDE TAB 80MG			

Save My Drug List Add More Drugs

Back

Continue

What Days Supply Should I Enter?

By default, we calculate drug costs on a monthly basis based on what you would get at a local retail pharmacy. Therefore, if there are drugs listed in your drug list on the left that you buy less frequently than once a month, update the "Quantity/Days Supply" dropdown menu and select the appropriate frequency.

An extended days supply of medication (greater than 30 days supply) may be available from your network retail pharmacy. Contact the plan for the cost of extended days supply at a retail pharmacy.

Note to individuals that order their drugs through mail-order pharmacies: In order to get accurate pricing for drugs you get through the mail, you need to enter the amount that you take per 30-day supply. For example: if you take 1 pill per day, you would enter a quantity of 30 and select "per Month" in the "Quantity/Days Supply" drop down menu.

14

Now I need to enter the dosage and quantity. Let me see that bottle again. I will select the correct information using the drop down boxes... Now I will "add more drugs." Let me see the next bottle please.

OK. HERE IT IS. IT'S LIPITOR.

Enter Drug Information

[View All Plans](#) | [View Labels](#) | [View Plans](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

[Click here to browse drugs alphabetically](#)
[Help with Common Drug Abbreviations](#)

My Drug List		
Drug Name	Lower Cost Generic	Remove
FUROSEMIDE	Already generic	<input type="button" value="Remove"/>

Use lower cost generic drugs when available. ([What does this mean?](#))

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

15

Ok, I'll type that in.

Enter Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

[Click here to browse drugs alphabetically](#)
[Help with Common Drug Abbreviations](#)

Select one or more drugs to add them to your list.

Drug Name	Drug Type
Lipitor (Atorvastatin Calcium)	Brand
Levitra (Vardenafil HCl)	Brand
LEVOTHROID (Levothyroxine Sodium)	Generic
LEVOTHYROXINE SODIUM (Levothyroxine Sodium)	Generic

Note: Generic drugs are in ALL CAPS.

My Drug List		
Drug Name	Lower Cost Generic	Remove
FUROSEMIDE	Already generic	<input type="button" value="Remove"/>

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

Now, I will select it from the drugs listed.

Enter Drug Information

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

[Click here to browse drugs alphabetically](#)
[Help with Common Drug Abbreviations](#)

My Drug List		
Drug Name	Lower Cost Generic	Remove
FUROSEMIDE	Already generic	<input type="button" value="Remove"/>
Lipitor	Generic not available	<input type="button" value="Remove"/>

Use lower cost generic drugs when available. ([What does this mean?](#))

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

17

And now, it's been added to the drug list with the furosemide.

IT SAYS "GENERIC NOT AVAILABLE." IF I CLICK THE LOWER COST BOX WILL IT SUBSTITUTE?

No. Since there is no generic for Lipitor no substitution can be made.

OK, now I'll enter the last drug, Altace...

Enter Drug Information

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

[Click here to browse drugs alphabetically](#)
[help with Common Drug Abbreviations](#)

Select one or more drugs to add them to your list

Drug Name	Drug Type
Altace (Ramipril)	Brand
Aldactazide (Spironolactone & Hydrochlorothiazide)	Brand
Aldactone (Spironolactone)	Brand

Note: Generic drugs are in ALL CAPS.

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

18

...and I'll select it from the list.

Enter Drug Information

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Find and Enter Your Drug Information

You can search and add your drugs by entering them below and clicking the "Search for Drug" button or by searching for the drug alphabetically.

Enter Drug Name:

[Click here to browse drugs alphabetically](#)
[Help with Common Drug Abbreviations](#)

My Drug List		
Drug Name	Lower Cost Generic	Remove
Altace	RAMIPRIL	<input type="button" value="Remove"/>
FUROSEMIDE	Already generic	<input type="button" value="Remove"/>
Lipitor	Generic not available	<input type="button" value="Remove"/>

Use lower cost generic drugs when available. ([What does this mean?](#))

Why Enter My Drugs?

By entering your drugs, we can estimate what portion of your drug costs Medicare will pay.

What Drugs should I Enter?

Medicare plans cover most commonly used prescription drugs. In addition, some plans may provide additional coverage for drugs not usually covered by Medicare.

The site does not show pricing for over-the-counter drugs or diabetic supplies.

19

OK, IT LOOKS LIKE THERE IS A GENERIC AVAILABLE FOR THAT ONE.

Yes, you'll see it's listed in the "lower cost generic" column. So we have 3 drugs, 1 is generic, and 2 are brand name drugs.

NOW, let's save your drug list. Next time you use the Prescription Drug Plan Finder, you won't have to enter them again.

Save Drug & Pharmacy List

Find and Compare Plans

Save Your Drug List (Optional)

If you wish, you can save your drug and pharmacy list so that you can use it to calculate the drug costs of more plans in the future. The first step is to create a security password in the form of a date that is easy for you to remember (e.g., your birthday or wedding anniversary). You will be asked to enter this date on future visits to this Web site in order to retrieve your saved Drug List.

Choose a security Password Date

20

We can choose a password or skip this step and continue on to saving.

I'D RATHER HAVE A PASSWORD.

Ok, enter your password and save...

Save Drug & Pharmacy List

Find and Compare Plans

Save Your Drug List (Optional)

Congratulations, you've saved your drug and pharmacy list! You can update your list at any time.

When you wish to calculate the drug costs for more plans in the future, you can retrieve your saved drug and pharmacy list by entering the information displayed below. Either print this page or write down this information so that you have it handy for future use.

If you already have a mymedicare.gov account [click here](#) to save this information for your future use.

Your Drug Retrieval Information

Drug List ID: 3875900297

Password Date: January 1, 1900

Continue

21

Now here's confirmation that the drug list is saved. Be sure to write down the drug list ID and password date and keep it in a safe place so you can easily access your list again.

OK, GOT IT!

Retrieve Drug List

Find and Compare Plans

Decide If You Want to Get Drug Costs for Your Plans

Get Drug Costs for Available Plans	Show Me Available Plans
<p>To provide you with estimated drug costs, we need to know which drugs you are currently taking, including their quantities and dosages.</p> <p>Select one of the following options:</p> <p>1. I have not yet entered my drugs on this Web site</p> <p style="text-align: right;"><input type="button" value="Enter My Drugs"/></p> <p>2. I entered my drugs on a previous visit to this Web site and would like to retrieve my saved drug list now.</p> <p>Drug List ID: <input type="text" value="3875900297"/></p> <p>Password Date: <input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="1900"/></p> <p style="text-align: right;"><input type="button" value="Retrieve My Drug List"/></p>	<p>Click "Continue to Plan List" button below to view the list of plans in your area, and general plan and cost information.</p> <p style="text-align: center;"><input type="button" value="Continue to Plan List"/></p>

23

So, since we started out with your drug list already set up, we can retrieve your list here. I'll enter your drug list ID and password date here to show you how.

Update With Lower Cost Generic

Find and Compare Plans

Verify Drug Dosages and Quantities

Review the dosage and quantity information displayed below for each of your drugs and update if necessary. If you take more than one dose of the same drug, click "Add Doses."

Note that if you change the strength of a drug using a dropdown menu in the "Drug Name" column, you then need to make sure the information in the "Quantity & Days Supply" column is still correct.

My Drugs				
Drug Name	Quantity/Days Supply	Original Drug Entry	Actions	
Altace CAP 10MG	30 per Month	Altace (Brand)	Add Doses	Remove
FUROSEMIDE SOL 10MG/ML	60 ML BOTTLE 1 per Month	FUROSEMIDE (Generic)	Add Doses	Remove
Lipitor TAB 10MG	30 per Month	Lipitor (Brand)	Add Doses	Remove
Add More Drugs		Update Dosage/Quantity	Update with Lower Cost Generic Drugs	

Back ↑ Continue

24

All 3 of the drugs we entered are still here just as I entered them. Remember, I entered Altace and it was a brand name drug but there was a generic available?

YES I DO, BUT WHAT IF SOMEONE WANTED TO SEE IF THEY COULD POSSIBLY SAVE ANY MONEY?

They would click on the "Update with Lower Cost Generic Drugs" button to see a list of possible substitutes. This is another new enhancement. Take a good look at the first row before I click on the button.

Update With Lower Cost Generic

Find and Compare Plans

Verify Drug Dosages and Quantities

Review the dosage and quantity information displayed below for each of your drugs and update if necessary. If you take more than one dose of the same drug, click "Add Doses."

Note that if you change the strength of a drug using a dropdown menu in the "Drug Name" column, you then need to make sure the information in the "Quantity & Days Supply" column is still correct.

My Drugs				
Drug Name	Quantity/Days Supply		Original Drug Entry	Actions
FUROSEMIDE SOL 10MG/ML	60 ML BOTTLE	1	FUROSEMIDE (Generic)	Add Doses Remove
Lipitor TAB 10MG	30	per Month	Lipitor (Brand)	Add Doses Remove
RAMIPRIL CAP 10MG	30	per Month	Altace (Brand)	Add Doses Remove

Add More Drugs Update Dosage/Quantity Update with Lower Cost Generic Drugs

Back

Continue

25

The list automatically re-sorted alphabetically. **NOW**, instead of seeing Altace in the Drug Name column, you see Ramipril. This is the lower cost alternative for Altace. The original drug entry column still shows Altace **HERE**, so you don't forget which brand name drug Ramipril is substituting for. Now, I'll "continue" to the listing of available plans.

Personalized Plan List

Find and Compare Plans

Your Personalized Plan List

Print This Page

15 Medicare Prescription Drug Plans in ZIP code 21244 [View 27 Medicare Health Plans in ZIP code 21244] [View 3 Special Need Plans in Zip Code 21244]

Plan Ratings

View plan quality and performance ratings for all available plans

Save Work Information

ID: 3875900297
Date: 01/01/1900
Zip Code: 21244

When you choose up to 3 plans to compare, quality and performance information will be available to help you make the best choice for you. Quality and performance varies across plans. Giving good quality care means doing the right thing, at the right time and in the right way to get the best possible results.

If you're interested in any plans but not ready to make a decision, click "Add" to put the plan in a list of Your Favorite Plans so you can save them for later.

Click on column titles to sort. Click on plan names to view more information about each plan. If you're interested in any plans but not ready to make a decision, click "Add" to put the plan in a list of Your Favorite Plans so you can save them for later.

Note that 2009 plan data is displayed by default. [Click here to display 2008 plan data.](#)

[Click here](#) for information about Ways to Lower Your Costs During the Coverage Gap.

26

At the top of the page, you can see how many plans are in your area and then continue down the page to view more detail.

WHAT ARE PLAN RATINGS?

Let me show you...

Plan Ratings

Plan Quality and Performance Ratings

Print This Page

Close Window

Choose Plans to Compare

When you choose 3 plans to compare, quality and performance information will be available to help you make the best choice for you. Quality and Performance varies across plans. Giving good quality care means doing the right thing, at the right time and in the right way to get the best possible results.

You are currently comparing: Health and Prescription Drug Plans

View Plans

[\[What is this? \]](#)

Prescription Drug Plans

Health Plans

Plan Ratings

The number of stars shows how well the plans perform.

Excellent ★★★★★

Very Good ★★★★

Good ★★★

Fair ★★

Poor ★

View Health Plan Ratings

View Drug Plan Ratings

Choose up to 3 plans to

Compare

Sort Table By: Plan Name

Sort

Plan Name and ID Numbers	Drug Plan Customer Service	Member Complaints and Staying with Drug Plan	Member Experience with Drug Plan	Drug Pricing and Patient Safety
	[What is this?]	[What is this?]	[What is this?]	[What is this?]

27

Plan Ratings show the quality and performance of each plan. This is a really good way to focus on plans that perform well in the areas most important to you, like how good is their customer service. There is a simple 5 star system, and the more stars, the better the customers rated the plan.

Now, I'll close this window and go back to the plan listing.

Plan Comparison

Plan Name and ID Numbers	Estimated Annual Cost Using Retail Pharmacy ▲	Estimated Annual Cost Using Mail Order Pharmacy	Monthly Drug Premium	Annual Deductible	Coverage in the Gap*	Number of Network Pharmacies	Summary Rating of Prescription Drug Plan Quality	Favorites	Enroll
Plan A <small>Medicare Available nationwide</small>	\$678 Lower this cost \$113 for the rest of 2008*	\$532 Lower this cost \$110 for the rest of 2008*	\$23.50	\$0.00	No Gap Coverage	6	Coming Soon	Add	Enroll
Plan B <small>Medicare Available nationwide</small>	\$755 Lower this cost \$126 for the rest of 2008*	N/A	\$42.90	\$0.00	No Gap Coverage	7	Coming Soon	Add	Enroll

28

You can use this information to compare plans. The estimated annual cost information is a key feature in comparing the cost of each plan based on the drugs that were entered. The estimated annual cost includes: plan premium, any cost sharing for covered drugs, and the full cost of any off-formulary drugs. It also takes into consider the plan's benefit, drug costs negotiated with the pharmacies in its network, and the pharmacy dispensing fee.

The summary ratings column is new for 2009. This is the first time we've included a composite (overall) plan rating.

The plan list will be in the order of lowest estimated annual cost to highest for retail pharmacies. You can change the sort order by clicking on the column headings or using the "sort" feature.

THAT'S VERY HELPFUL.

Lower Your Cost

[Vea en Español](#) | [Use Larger Font](#) | [Print](#)

Find and Compare Plans

Ways to Further Lower My Drug Cost Share

Listed below are your selected medications with estimated cost share for **COMMUNITY CCRX BASIC (S5803-074)**. There may be ways to further lower your estimated cost share by looking for generic alternative drugs, similar lower cost drugs, and/or mail order pharmacies to help you save on your drug costs. These options use the unique pricing and formulary rules of **COMMUNITY CCRX BASIC (S5803-074)** to identify the lowest available cost share you can pay based on the drugs you selected. For more information about how these options work, view the explanations below.

Please note: Information on ways to lower your drug cost share found below is for your information only. You shouldn't take any action without talking with your doctor first as some of these options may not be available to you depending on your health status and other medications you may currently be taking. In addition, we are providing this information for only some of the drugs available for searching on our web site. CMS is committed to providing information about lower cost drugs. We welcome any comments or suggestions on this section of the site.

Pharmaceutical Assistance Program:

State Programs:

Some states offer assistance programs for prescription drugs. To see the details of your state's pharmaceutical assistance programs, click [here](#).

Prescription Drug Programs:

Some Pharmaceutical Companies offer assistance programs for the drugs they manufacture. To see if any programs are available for the drugs you are taking, check the Pharmaceutical Assistance Program column in the Comparison table below. If a Pharmaceutical Assistance Program exists for your drug(s), click on the link labeled "Yes" for detailed information about the program(s).

Save Work Information

ID: 3875900297
Date: 01/01/1900
Zip Code: 21244

29

Brand new for this year, if you have Medicaid through your State and are taking a drug that is excluded from the Medicare Prescription drug program, we are providing links for you to see if the State will cover your excluded drug.

In addition, several states and pharmaceutical companies offer assistance for some drugs

SO IF I NEEDED HELP PAYING FOR MY DRUGS, AND I DIDN'T QUALIFY FOR MEDICARE'S "EXTRA HELP," I MIGHT STILL BE ABLE TO GET HELP?

Lower Your Cost

Comparison		Now Showing Retail (30-Day Supply) Prices		
Drug	Estimated Cost Share before Savings	Cost Share Savings Opportunities: Lower Cost Drugs	Estimated Cost Share After Savings*	Pharmaceutical Assistance Program
FUROSEMIDE SOL 10MG/ML	\$0.00/month	N/A	\$0.00/month	No
Lipitor TAB 10MG	\$21.43/month	Similar Drug: 100.00%	\$0.00/month	Yes
RAMIPRIL CAP 10MG	\$0.00/month	N/A	\$0.00/month	No
Total:	\$21.43/month		N/A	

[Return to Personalized Plan List](#)

(Enrollment begins November 15, 2008.)

* The Estimated Cost Share After Savings is the amount you will pay for drugs after you've met any applicable deductible, but before you reach any coverage limits.

Similar Drugs:

For one or more of the above drugs, the plan offers similar drugs at a lower cost. Different prescription drugs are often available to treat many common health conditions. These drugs could be either brand or generic formulations. If you are taking a prescription drug, there may be a drug that is prescribed for individuals with conditions similar to yours and that is priced lower than the drug you are taking. You and your doctor may want to discuss if this is an option for you.

To be safe, talk with your doctor first.

Make sure your doctor knows your medical history and every prescription or non-prescription (over-the-counter) drug that you are currently taking so he or she can consider whether changing your prescription might cause any problems like

- Interactions with other drugs (prescription or non-prescription), or
- Whether your other medical conditions could effect how a specific drug works for you, or
- If another drug may cause bad side effects.

Please note: Lower cost drug comparison information is for your information only. You shouldn't take any action without talking with your doctor first as some of these options may not be available to you depending on your health status and other medications you may currently be taking. In addition, we are providing this information for only some of the drugs available for searching on our web site. CMS is committed to providing information about lower cost drugs. We welcome any comments or suggestions on this section of the site.

30

Yes. You can find out if assistance is available for the drugs in your list. If assistance does exist, you can click on the "yes" link to find out more.

State Pharmaceutical Assistance Programs

Program Name	Maryland Senior Prescription Drug Assistance Program
Phone	1-800-551-5995
Who is eligible	Maryland residents enrolled in MedicareRx may be eligible for prescription drug subsidies under the Maryland Senior Prescription Drug Assistance Program (SPDAP). You may be eligible for SPDAP you are enrolled in a MedicareRx plan or Medicare Advantage Prescription Drug plan, reside in Maryland, have income up to 300% FPL, have no other prescription drug benefits, and are not eligible for full federal extra help with MedicareRx coverage (Low Income Subsidy).
Where to apply	Maryland SPDAP, c/o Pool Administrators, 100 Great Meadow Road, Suite 705 Wethersfield, CT 06109
Link to state website	http://marylandspdap.com
Important Notes	This program began on January 1, 2006. This program will provide SPDAP participants up to a \$25 per month in premium subsidy towards the Medicare Prescription Drug Program of their choice. SPDAP can also cover up to \$25 per month of the remaining monthly premium for individuals who receive a partial federal Low Income Subsidy. Eligible program participants are responsible for payment of the balance of any monthly premium which exceeds the \$25 subsidy maximum.

Program Name	Maryland Kidney Disease Program
Phone	1-410-767-5000
Who is eligible	Must be diagnosed with End Stage Renal Disease (ESRD) and receiving home dialysis or treatment in a certified dialysis or transplant facility. No income limits, but individuals with annual incomes greater than \$17,150 if single (\$23,100 if married).
Where to apply	201 West Preston Street Room SS-3 Baltimore, MD 21201
Link to state website	www.dhmh.state.md.us/mma/Eligibility/medicareprog/html/MCP-program.html
Important Notes	Program will be the secondary payor for people enrolled in a Medicare Prescription Drug Plan (Part D).

31

Here you can view the information on the cost sharing for this plan for each coverage level. For each drug that you entered, you can see the full cost of the drug and the cost sharing for the deductible, initial coverage level, gap, and catastrophic coverage levels. This information is specific to the plan so if a plan does not have a deductible, that column will not appear.

Compare Plans

<i>This organization has plans available nationwide.</i>	<i>This organization has plans available nationwide.</i>	<i>Approved by Medicare This organization has plans available nationwide.</i>
Non-Members: (866) 684-5353 (866) 684-5351 (TTY/TDD) Members: (866) 684-5353 (866) 684-5351 (TTY/TDD)	Non-Members: (800) 745-0922 (877) 730-4192 (TTY/TDD) Members: (888) 867-5575 (877) 730-4192 (TTY/TDD)	Non-Members: (800) 331-6293 (866) 845-7230 (TTY/TDD) Members: (800) 331-6293 (866) 845-7230 (TTY/TDD)
<input type="button" value="Add to My Favorites"/>	<input type="button" value="Add to My Favorites"/>	<input type="button" value="Add to My Favorites"/>
More Information <input type="button" value="Go"/>	More Information <input type="button" value="Go"/>	More Information <input type="button" value="Go"/>

Hide Information	Plan Ratings [Click to view more details on Plan Ratings]		
Drug Plan Customer Service	Coming Soon	Coming Soon	Coming Soon
Member Complaints and Staying with Drug Plan	Coming Soon	Coming Soon	Coming Soon
Member Experience with Drug Plan	Coming Soon	Coming Soon	Coming Soon
Drug Pricing and Patient Safety	Coming Soon	Coming Soon	Coming Soon

Hide Information	Fixed Costs		
Premium	\$25.40/month	\$29.00/month	\$20.30/month
Annual Deductible	\$275.00	\$275.00	\$275.00
Initial Coverage Limit (amount you have to spend before your copay or coinsurance changes)	\$2,510.00	\$2,510.00	\$2,510.00

32

You can get more detail about plans by clicking on the name of a plan in your Personalized Plan List, including contact information, the formulary (which is the list of covered drugs), and network pharmacies.

Drug Formulary/Restrictions

Drug Coverage Information				
Selected Drugs	Tier (Formulary Status) <small>[What is this?]</small>	Restrictions		
		Prior Authorization <small>[What is this?]</small>	Quantity Limits <small>[What is this?]</small>	Step Therapy <small>[What is this?]</small>
Altace CAP 10MG	NOT ON FORMULARY 4	No	No	No
FUROSEMIDE TAB 40MG	TIER 1	No	No	No
Lipitor TAB 10MG	TIER 2	No	Yes	No

⁴Any amount you spend for non-formulary drugs is not counted toward any deductibles, initial coverage or out-of-pocket limits.

33

The plan finder also offers information on plan- and drug-specific rules, like formulary and restrictions. Let's look at a plan example:

In the tier/formulary status column, you can see that Altace is not on the formulary. If you find that a drug you take is not on the formulary, you may contact the plan to request an exception.

There is also information here to alert you to drug restrictions. This information is listed under prior authorization, quantity limits, and step therapy requirements.

If a plan has drug restrictions on one or more of your drugs, you should contact the plan for more information.

Monthly Drug Cost Details

Monthly Drug Cost Details at Network Pharmacies Hide Information					
Selected Drugs	Full Cost of Drug	Deductible (The amount you will pay before your \$295 deductible is met.)	Initial Coverage Level (The amount you will pay before your total drug costs reach \$2,700.)	Gap (The amount you will pay after you reach \$2,700 in full drug costs, but before you reach \$4,350 in out of pocket costs.)	Catastrophic (The amount you will pay after you reach \$4,350 in out of pocket costs.)
FUROSEMIDE SOL 10MG/ML	\$9.15	\$9.15	\$5.00	\$9.15	\$2.40
Lipitor TAB 10MG	\$82.28	\$82.28	\$22.00	\$82.28	\$6.00
RAMIPRIL CAP 10MG	\$20.32	\$20.32	\$5.00	\$20.32	\$2.40
Monthly Totals:	\$111.74	\$111.74	\$32.00	\$111.74	\$10.80

Your actual costs at the pharmacy may vary slightly.

Here, you can view an estimated monthly cost for your prescription drugs. This cost includes cost sharing for covered drugs and full cost for any off formulary drugs. The cost sharing takes into consideration the plan's benefit, the drug costs negotiated with the pharmacies in its network, and the pharmacy dispensing fee.

Monthly Mail-Order Cost

My Pharmacies
No pharmacies selected.

Total Monthly Cost Estimator for Network Pharmacies [Hide Information](#)

This bar graph depicts an estimate of your monthly prescription drug costs, including any applicable premiums for this plan. This information is based on the drugs and/or pharmacies you selected. Actual costs may vary.

Costs	\$151.73	\$151.73	\$104.16	\$51.83	\$51.83	\$51.83	\$51.83	\$51.83	\$51.83	\$51.83	\$51.83	\$51.83
Month	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8 th	9 th	10 th	11 th	12 th

Legend:
 Month(s) used to calculate the cost for the rest of the year
 Month(s) used to calculate the total annual drug cost

[Show explanation of these costs.](#)

[Return To Plan List](#)

Oh, and let me show you this. You may be used to seeing the cost details for retail drugs. This year a bar chart was added to display **mail order** costs by month.

THAT IS VERY CONVENIENT.

Favorites and Enroll

Choose up to 3 plans to Compare		Reset Checkboxes		Sort Table By: -Select a Column-		Sort			
Plan Name and ID Numbers	Estimated Annual Cost Using Retail Pharmacy ▲	Estimated Annual Cost Using Mail Order Pharmacy	Monthly Drug Premium	Annual Deductible	Coverage in the Gap*	Number of Network Pharmacies	Summary Rating of Prescription Drug Plan Quality	Favorites	Enroll
Plan A <small>Medicare Available nationwide †</small>	\$678 Lower this cost \$113 for the rest of 2008*	\$532 Lower this cost \$110 for the rest of 2008*	\$23.50	\$0.00	No Gap Coverage	6	Coming Soon	Add	Enroll
Plan B <small>Medicare Available nationwide †</small>	\$755 Lower this cost \$126 for the rest of 2008*	N/A	\$42.90	\$0.00	No Gap Coverage	7	Coming Soon	Add	Enroll

36

You can click the “add” button to save your favorite plans and click “enroll” once you know which plan you want to join. If you decide to enroll, **make sure you print out “Your Online Enrollment Status,” which will display at that time.** It has an enrollment confirmation number for future reference.

DO I HAVE TO CONTACT MY OLD PLAN AND TELL THEM I’M JOINING A NEW PLAN?

No. By enrolling in a new plan, you are automatically disenrolled from your old plan. And if you are happy with your current plan’s coverage for 2009, and you decide not to join a different plan, you don’t have to do anything. You will stay in your current plan.

Additional Resources

- www.medicare.gov
- **Medicare & You** handbook
- 1-800-MEDICARE
 - 1-800-633-4227
 - TTY 1-877-486-2048
- **Social Security Administration**
 - 1-800-772-1213
 - www.socialsecurity.gov
- **State Health Insurance Assistance Programs (SHIPs)**
- **Local Area Agencies on Aging**
 - 800/677-1116
 - www.eldercare.gov

37

Now that we are finished our demonstration, i want you to know there are many resources available for you to use for more information about Medicare, Medicare health and drug plans, getting “extra help” for people with limited income and resources, and other topics.

Should you have any specific questions about the Medicare Prescription Drug Plan Finder, you can email them to CMS MPDPF_Inquiries@cms.hhs.gov

THANKS FOR YOUR HELP. THE MEDICARE PRESCRIPTION DRUG PLAN FINDER GIVES ME ALL THE INFORMATION I NEED TO REVIEW MY CURRENT COVERAGE, COMPARE OTHER COVERAGE, AND MAKE MY BEST PLAN CHOICE FOR 2009.