

2011 Online Instructions for Medicare Plan Comparisons: Stand Alone & Medicare Advantage Plans

1. Go to www.medicare.gov You are now at the home page for Medicare information.
2. Click on “**Health & Drug Plans**” on the left side of the home page. Just to the right, several links will appear. Select “**Compare Drug and Health Plans.**”
3. You should now be at the “**Medicare Plan Finder.**” Type your Zip Code into the box.

<i>General Search</i>	<i>Personalized Search</i>
<ul style="list-style-type: none"> • If you are running a <i>General Search</i>, you don’t need to enter any more information here, just click on Find Plans • You will be taken to a page to “Enter Information.” On the first question, you may enter any forms of Medicare Coverage you have. If you don’t know or don’t wish to enter the information, you may select “I don’t know” and it won’t affect the plan results. • The second question will ask if you get help paying for your prescription drug costs. Select the appropriate option. You may be asked a follow up question to clarify. If you select “I don’t know,” it will run the plans with no extra help. • Click Continue to Plan Results 	<ul style="list-style-type: none"> • If you are running a <i>Personalized Search</i>, here is where you will enter the beneficiary’s Medicare Claim Number (include any letters at the end of the number), Last Name, Effective Date for Medicare and Date of Birth. You will also be asked if the beneficiary has a Medigap policy and you must select one of the options, but it will not affect the outcome of the Search (feel free to choose “I don’t know”) Click Find Plans • If there was some error in the information you entered, you will be taken to a page that says “Thank You...” From here, you can either go “Back to Questions Home” to try and enter correct information, or you may “Continue to General Search”

*****Important Note: Do not use the back arrow in the far upper left hand corner, as it will NOT take you to the previous screen and may kick you out of the Comparison Tool altogether. You will need to use the “navigation links” on the page.*****

The navigation links are near the top of the page and look like this:

[Home](#) › [Medicare Plan Finder](#) › [Enter Information](#) › Enter Your Drugs

4. You should now be at the “**Enter Your Drugs**” screen.

- To the right of the screen, you should see “My Current Profile.” If you are running a *Personalized Search*, you should see the beneficiary’s information (Zip Code, Current Coverage, and Current Subsidy) here. If you are running a *General search*, it will be “unknown.”
- Just below “My Current Profile” you will see “Retrieve My Saved Drug List.” Here is where you can enter in an ID and Password if you have previously entered a drug list.

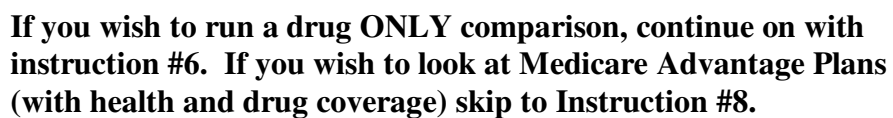
To Enter Your Drugs

- Enter the name of the prescription in the Box under “Name of Drug:” and click on **Find My Drug**
- Your “Search Results” will display. Choose the correct drug by clicking on **Add Drug**
- A screen will display where you can select the Dosage and Frequency at which you take the medication. Then click **Add drug and dosage** (If you have entered in a Brand Name Drug and there is a lower cost generic available, a screen will pop up and ask you if you want to use the generic or continue with the name brand. Make your selection and click **Continue**)
- As you add drugs, they will appear under “My Drug List” toward the bottom of the page. If you need to add a second dosage of the same medication, you can do this here, by clicking on **Add** You can also **Remove** medications, **Change Dose** amounts, and “Switch Back” and forth between Brand name and Generic drugs here.

- After you enter in your first prescription, you will be assigned a Drug List ID & Password Date in the “Retrieve My Saved Drug List:” box. You may change the password date if you like. ***Write down your ID and password**, so that you may retrieve your drug list in case you get kicked out of the website, or just need to return to it at a later date (This information no longer automatically prints out on the plan comparison sheet like it used to).
- Repeat these directions until all of your drugs are entered. Once you have entered all of your prescriptions, click **My Drug List is Complete**

5. Now you can “**Select Your Pharmacies**” to ensure that your pharmacy will be a “Preferred Pharmacy” within a plan’s network.

- The search will automatically default to be within a search area of the Zip Code that was entered at the beginning of the plan comparison. To change this, you may select **Search New Location** To select a pharmacy, click “Add Pharmacy” You may choose up to two. Continue on by clicking **Continue to Plan Results**
- If you don’t wish to select a pharmacy at this time, you can click on **I don’t want to add pharmacies now**




If you wish to run a drug ONLY comparison, continue on with instruction #6. If you wish to look at Medicare Advantage Plans (with health and drug coverage) skip to Instruction #8.

Drug Only Results:

6. You should now be at the “**Refine Your Plan Results**” page. If you do not change any information on this page, you will be shown ALL plans, including Medicare Advantage Plans (which have both health and drug coverage).

- If you want Prescription Drug Plans ONLY, make sure you uncheck “Medicare Health Plans without drug coverage” and “Medicare Health Plans with drug coverage.” (This is under “Select Plan Types” on the left side of the screen).
- You can select multiple other limiting features on this page. Once you have made your selections, click on **Continue to Plan Results**

7. "Your Plan Results"

- The list will default to 2011 plan information. You can click on the blue link "[View 2010 plan data](#)" to see information on 2010 plans.
- If you have done a *Personalized search*, your current plan will appear at the top of this list. The next "plan" that you will see is Original Medicare. As Original Medicare does not have any prescription drug coverage, your "Estimated Annual Drug Costs" are the full costs of your prescriptions. If you have done a *General search*, Original Medicare will be first on the list.
- As you scroll down, you will be able to see your plans. The plans are automatically sorted by the "Lowest Estimated Annual Drug Cost" You can change this sort, if needed, to something like "Lowest Monthly Premium" and click the **Sort** button.
- Also, only the first 10 plans will display on this page. To get them all to show up, you need to click on [View 50](#), which is right above the Sort function.
- At many points on this screen you will see a [\[?\]](#). If you click on this, you will get a definition of what the term is referring to.
- **You may compare the detailed information on up to 3 plans** by clicking on the box to the left of the plan and clicking **Compare Plans** at the top of the list.
 - **This is the best way to present the plans for the client to choose one. If they were in a plan last year, you would chose it and the next two least expensive ones for comparison.** ***The information will print out very small unless you change it before printing. In the Upper Right Hand corner of the screen, you will see this: . Click on the largest "A" and that will increase your print size as much as possible.*** **Print out this page and verbally go over the information with them.**
 - The first dollar figure you see on this page is "Estimated Annual Cost," but this is **NOT** their estimated drug cost. (It is an amount that Medicare *estimates* they will spend in medical and prescription costs for the year if they have Original Medicare *only* & a drug plan, but many people will have much less expense in reality) This figure means **nothing!**
 - As you continue to look through the comparison, you will see the drug plan premiums, deductibles, and cost sharing amounts.


- You may also click on a plan name and view detailed information about how the plan will cover your drugs. This information includes how much each drug costs during each coverage phase and a month by month **graph** to show what your expense will look like over the course of a year. **It may be helpful to print this information out for the “top” plan.**
- If you wish to go back and look at Medicare advantage plans, use the navigation links at the top of the page:

[Home](#) › [Medicare Plan Finder](#) › [Enter Information](#) › [Enter Your Drugs](#) › [Select Your Pharmacies](#) › [Refine Your Plan Results](#) › [Your Plan Results](#)

and click on Refine Your Plan Results to go back and select Medicare Advantage Plans.

Advantage Plan Results:

8. You should now be at the “**Refine Your Plan Results**” page. If you do not change any information on this page, you will be shown ALL plans, including Medicare Advantage Plans (which have both health and drug coverage).
 - If you want Medicare Advantage Plans ONLY, make sure you uncheck “Prescription Drug Plans.”
 - You can select multiple other limiting features on this page. Once you have made your selections, click on **Continue to Plan Results**
9. “**Your Plan Results**”
 - The list will default to 2011 plan information. You can click on the blue link “[View 2010 plan data](#)” to see information on 2010 plans.
 - If you have done a *Personalized search*, your current plan will appear at the top of this list. The next “plan” that you will see is Original Medicare. As Original Medicare does not have any prescription drug coverage, your “Estimated Annual Drug Costs” are the full costs of your prescriptions. If you have done a *General search*, Original Medicare will be first on the list.
 - As you scroll down, you will be able to see your plans. The plans are automatically sorted by the “Lowest Estimated Annual Health and Drug Cost.” While this figure does include your prescription drug costs for the year, it also includes estimated costs on what health services you *might* have done in a year, thus, the figure is not accurate to your personal situation. We recommend that you change this sort to “Lowest Estimated Annual Drug Cost” and just focus on the prescription part of the plan, **then** look at the Health Benefits of the plan. Use the **Sort** button to do this.

- Also, only the first 10 plans will display on this page. To get them all to show up, you need to click on View 20, which is right above the Sort function.
- At many points on this screen you will see a [\[?\]](#). If you click on this, you will get a definition of what the term is referring to.
- **You may compare the detailed information on up to 3 plans** by clicking on the box to the left of the plan and clicking **Compare Plans** at the top of the list.
 - **This is the best way to present the plans for the client's to choose one. If they were in a plan last year, you would chose it and the next two least expensive ones (that work with the client's preferred medical network—see 2011 Medicare Advantage Plan chart for this info) for comparison.** ***The information will print out very small unless you change it before printing. In the Upper Right Hand corner of the screen, you will see this: . Click on the largest "A" and that will increase your print size as much as possible.*** **Print out this page and verbally go over the information with them.**
 - This 3 plan comparison will default to comparing the plans Health Benefits. You will need to print out this comparison first. **Then**, you need to select the "Drug Costs & Coverage" tab, next to "Health Plan Benefits" to see the how the 3 plans compare in this way and print this out.
 - The first dollar figure you see on these comparisons is "Estimated Annual Cost," but this is **NOT** their estimated drug cost. (While this figure does include your prescription drug costs for the year, it also includes estimated costs on what health services you *might* have done in a year, thus, the figure is not accurate to your personal situation.)
 - As you continue to look through the health benefits comparison, you will see a brief snapshot of how these benefits compare. As you continue to look through the drug comparison, you will see the drug plan premiums, deductibles, and cost sharing amounts.
- You may also click on a plan name and then "Drug Costs & Coverage" and view detailed information about how the plan will cover your drugs. This information includes how much each drug costs during each coverage phase and a month by month **graph** to show what your expense will look like over the course of a year. **It may be helpful to print this information out for the "top" plan.**

- If you wish to go back and look at Prescription drug only plans, use the navigation links at the top of the page:

[Home](#) › [Medicare Plan Finder](#) › [Enter Information](#) › [Enter Your Drugs](#) › [Select Your Pharmacies](#) › [Refine Your Plan Results](#) › [Your Plan Results](#)

and click on Refine Your Plan Results to go back and select Prescription Drug Plans.

*****When looking into Medicare Advantage Plans, we recommend that you talk with an agent to get the complete details of the plan. The instructions here will get you to a brief snapshot of the plan only.*****

Note: There are many other features on the website you can explore. These instructions are designed to walk you through the plan comparison search.