

Instructions: 2009 Medicare Online Plan Comparison

1. Go to **www.medicare.gov** You are now at the home page for Medicare information.
2. Click on “**Compare Medicare Prescription Drug Plans**” under the Search Tools section.
3. Scroll down and click on **Find and Compare Plans** on the left hand side.
4. Here, you can choose to perform a Personalized or a General Search.
 - You can perform a Personalized Search if you know the beneficiary’s Medicare Number, Date of Birth, Effective Date of Medicare, Last Name and Zip Code. If you wish to do this, follow the steps below, if not, skip to #5.
 - a. To choose this option click on **Begin Personalized Search**
 - b. On the next screen, you will enter the beneficiary’s Medicare Claim Number, and in the last box you will enter the letter following the claim number. Fill in the rest of the information and click **Continue**
 - c. The next screen will show the beneficiary’s current status and the plan they are enrolled in. Click **Continue** and **skip to #8---** However, if any piece of information is incorrect, the screen will say “Thank you” and will not show the beneficiary’s status. You may either return to the previous screen and correct the information or you can **Continue to General Search** and skip to #6.

(Once you have entered personal data, do not use the back arrow in the far upper left hand corner, as this year it will kick you out and you will have to re-enter data. This will occur throughout the tool, so remember to use the Back Button.)
5. If you wish to perform a general search, click on **Begin General Search**
6. Here you answer several questions about the beneficiary (you will not

be answering these questions if you have done a personalized search):

- a. Zip Code
- b. "Your Age Range" and "Your Health Status" --- You do not have to fill this section out
- c. **At this point if the person has not have a plan before you can speed through the process by answering "I don't know" to the questions otherwise proceed with d.**
- d. "Do you currently have prescription drug coverage?" ---If the answer is yes, you will also need to answer "What type of prescription drug coverage do you have?"
- e. "Do you have any other health insurance coverage?" ---If the answer is yes, you will also need to answer "What type(s) of health care coverage do you have?"
- f. "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?" --- If you answer no to this question, click **Continue** and **skip to #7** ---If you answer yes to this question, you will be directed to several other questions:
- g. "Who sent you the letter?" The answer should be either Social Security or Medicare. If the answer is Medicare, you will be asked, "What kind of help do you currently get?" This information will be in the letter. Answer this question and click **Continue**
- h. If the letter was received by Social Security, you will be asked "The letter from the SSA should be titled 'Social Security Administration Medicare Prescription Drug Assistance.' Immediately under this title it should indicate what type of letter you received. What is the type?"
- i. If it was a Notice of Award, you will be asked "In your letter, under the header "Information about this help with your Prescription Drug Plan Costs" it will indicate what level of extra help you qualify for. What is your level of extra help?" Your letter should say **Full or Partial**. Answer accordingly and click **Continue**

7. This screen will give you information on your current situation and what your options are. Read through and click **Continue**
8. Here you will have the opportunity to enter the beneficiary's prescriptions. You will click on **Enter my Drugs**. If you have saved a list from a previous search, you may enter the "Drug List ID" and "Password Date"
9. Enter the name of the first prescription in the box and click **Search for Drug** You may be given several choices for variations of the prescription. You will choose from this list. The drug name will then appear in a blue list called "My Drug List." Repeat this step until you have entered all prescriptions.
10. There will be a small checked box at the end of "My Drug List" where you can choose to use Generic drugs if available. Note: **Uncheck the box if the beneficiary does not want generics.** Make your selection and click **Continue** The new tool will show both the generic and brand name of the drug.
11. "Review your Drug Dosages and Quantities" The drugs entered will appear in alphabetical order. Here you can adjust the dosage and quantity of each prescription. You may also add doses or remove medications from your list. Once you have made appropriate adjustments, click **Continue**
12. Now you can save your list if you will be coming back to the tool at a later date. You can "Choose a Security Password Date" and click **Continue** (this information will appear on your final list, so you do not need to record it at this time. If you do not want to save your list, click **Skip this Step**)
13. "Select a Preferred Pharmacy or Pharmacies" Medicare recommends that you click "No" and **Continue**. You will have another opportunity to make sure a pharmacy accepts a plan.

14. "Your Personalized Plan List."

- You will see at the top of the screen, in blue writing, how many plans are available in your area. Next to this, you will have the option to [View Medicare Health Plans]. These are Medicare Advantage Plans, which have health benefits in addition to prescription benefits. You will also have the option to [View Special Need Plans]. These are versions of Medicare Advantage Plans that target specific groups (i.e. – those with chronic illnesses). If you do not click, and simply scroll down, you will be viewing Stand Alone Prescription Drug Plans. You may move back and forth between the lists by clicking on [View Medicare Health Plans] or [View Special Need Plans].
- The list will default to 2009 plan information. You can click on the blue link "[Click Here to Display 2008 plan data](#)" to see information on 2008 plans.
- If you have done a personalized plan search, your current plan will appear at the top of this list.

EXAMPLE:

Plan Name and ID Numbers	Estimated Annual Cost	Monthly Drug Premium	Annual Deductible	Coverage in the Gap	Number of Network Pharmacies	Favorites	Enroll
<input type="checkbox"/> Humana PDP Standard S5884-076 Humana Inc. (S5884-076)	\$622 Lower this cost	\$14.90	\$265.00	No	14		Enrollment begins November 15, 2006.

Plans per page:

- This is how the information is displayed. It is arranged from the lowest out-of-pocket cost to the most expensive plan. You can change the sorting of the plans by making a selection from the drop down list at the top right hand corner of the list and clicking **Sort**. Only 5 plans will be displayed. You can see all the plans by scrolling down to the end of the page to "Plans per page" use the drop down menu and select "All one page."

- You may compare the detailed information on up to 3 plans by clicking on the box to the left of the plan name and clicking **Compare** 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 play last year that you would chose it and the next two least expensive ones for comparison. Print out this page and verbally go over the information with them.**
- You may also click on a plan name and view detailed information about how the plan will cover your drugs. This information includes a month by month graph to show what your expense will look like over the course of a year.
- In the “Number of Network Pharmacies” column you may click on the number for the plan you are interested in and view all pharmacies that work with that plan in the Zip Code you entered. You may adjust the Zip Code to view a particular pharmacy or you may expand your search area by adjusting your “Pharmacies Within” drop down menu.
- In the “Favorites column, if you click **Add** it will move the plan to the top of your list.
- In the “Enroll” column it will state “Enrollment begins November 15, 2008.” On November 15th, this will be replaced by an **Enroll** button that you can click on and enroll someone in the plan.
- If you need to edit your drug list or pharmacy selection, you may do this by scrolling down to the bottom of the list and making the appropriate changes.

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