

## **Medicare Plan Finder Training**

### **Entering Information**

Go to the Medicare website, [www.medicare.gov](http://www.medicare.gov).

- Click on “Compare Drug & Health Plans”

#### **PICK TYPE OF SEARCH**

You can do a Personalized Search or a General Search. You will need the Medicare card information and the individual’s birthday to use the Personalized Search. The personalized comparison will tell you the individual’s present drug plan and also if s/he receives extra financial assistance.

The General Search is used when you do not have the necessary information to do a personalized search.

**TIP:** Sometimes you will enter the information for the Personalized Search and the Plan Finder Tool will not accept your search. Re-enter the information. If it doesn’t work the second time, go to the General Search.

#### **OPTION I: BEGIN PERSONALIZED SEARCH**

We will go through a Personalized Search first.

- The zip code should be filled in with the zip code for the address where the individual files taxes. You will run into this when they live part of the year in Iowa and part of the year in another state.
- Enter the individual’s Medicare number from the Medicare card. Do not leave any spaces between numbers or letters. If the individual is a Railroad Retiree, the number will begin with a letter, rather than having the letter at the end of the number
- Enter the individual’s last name as found on the Medicare card. Use the drop down box to indicate any suffix which appears with the individual’s last name on the Medicare card

- Fill in the effective date for Medicare Part A, found on the Medicare card. If the individual does not have Part A, click on Not Part A? and the screen will change to give you the option to enter the Part B effective date instead.
- Enter the individual's birth date.
- Click Find Plans at the bottom of the box
- The next screen explains the individual's current coverage and their level of subsidy, if any, in the "My Current Profile" section.

## **OPTION 2: BEGIN GENERAL SEARCH**

As mentioned previously, if you do not have the information necessary to do a Personalized Search, or you cannot get the Personalized Search to work, go ahead with a General Search.

You will start with the same screen to do a General Search as you used for the Personalize Search.

- Enter the zip code
- Click Find Plans at the bottom of the box.
- The next screen, "Step 1 of 4: Enter Information", asks for general information because you did not enter personalized individual information. The answer to the first question will not affect the comparison so you can check "I don't know."
- You can also answer "I don't know," for the second question unless the individual is eligible for Part D extra help. Instructions for a person receiving extra help are found at the end of this tutorial.
- Click on the Continue to Plan Results button.

## **STEP 2 of 4: ENTER YOUR DRUGS**

**It is EXTREMELY important that you enter the exact drug name, dosage and quantity the individual is taking or the comparison will be inaccurate. The individual may wrongly choose a plan that does not cover his/her drugs. When in doubt, always call the individual or pharmacy to verify information. DO NOT guess.**

In most cases you will be entering drug information for the first time.

- In this case, click in the box under “Name of Drug” and begin typing the drug name. As you type a list of drugs will drop down. Click on the drug name you are entering.
- After you click on the drug name a box will pop up where you can select the correct dosage, quantity and frequency for your individual. After you enter the correct information, click on Add drug and dosage.
- If a list does not appear, type in the drug name and Click on Find My Drug. A list of drugs will appear under “Search Results.” Click on Add Drug for the correct drug name.
- After you click on “Add Drug”, a box will pop up where you can indicate the dosage, quantity and frequency for the drug. Click on Add drug and dosage.
- If the drug cannot be found, try clicking on the button to browse drugs alphabetically. Sometimes it is possible to recognize a drug that you have not spelled correctly. When a drug is found, there may be several choices to pick from. Pick the correct drug and click on Add Drug.
- NOTE: If you want to use mail order, you must use the “Frequency-Every 1 month” and the quantity used in one month to get an accurate comparison (e.g. Use 30 Every 1 month rather than 90 Every 3 months).
- As you add drugs to the list they will appear under “My Drug List.

- To add drugs to the list, click (put your cursor) in the Name of Drug box. Type the next drug name, dosage, quantity and frequency. Continue this process until all drugs are entered.
- If a drug has a generic option, after you enter the drug name and select the dosage, quantity and frequency, another pop up box will appear which tells you a lower cost generic is available. There are two choices:
  - Use lower cost generic: (name of generic)
  - Use brand drug: (name of brand drug)

The generic option will be selected. **Always change the option to “Use brand drug”** because that is the drug you originally entered and that is the drug the individual is taking. You can tell the individual that a generic is available and give the name, but the individual should visit with the prescribing medical professional before any changes are made. If you don’t select “Use brand drug”, the generic will be substituted and your comparison will give inaccurate costs.

- For some prescriptions, an individual may need to take different doses of the same drug. For example a person may need one 10 mg Lipitor pill and one 20 mg pill per day. Click on the Add button. This will result in the drug showing up on the list twice. Select a different dose for each listing.
- Sometimes you may need to remove a drug at this stage. The Remove button will accomplish this.
- A pop up box will appear when you attempt to add a drug to your list for which a similar drug is already on your list. You can choose to “Add similar drug” or “Cancel”, depending on your reason for typing in both drugs.
- A new feature of the “Enter Your Drugs” screen is the option to Click on the button, “I don’t take any drugs.” If you choose this option, a pop up box appears explaining that no drug pricing information will appear. When you get to the list of plans and drug details pages the total cost of the plan will reflect the premium only. On the details page you can also view the network pharmacies for the plan.
- Saved Drug List—To the right of the drug entry box you will see a box called “Retrieve My Saved Drug List.”

- After you enter the first drug you will notice that a number appears in this box after “Drug List ID.” A “Password Date” will also appear. These are automatically generated. You can change the Password Date by clicking on [\(change date\)](#). A pop up box will appear and you can enter a date of your choice. SHIP likes to use the individual’s birth date as the Password Date. Click on [Change Password Date](#) to save the new date.
- **Print this page as soon as the number appears.** The Drug List ID and Password Date can be used to pull up the drug list if you want to do a comparison later, or if for some reason you lose the drug list as you are entering information.
- If you are doing a “General Search” and have the individual’s Drug List ID and Password Date from a previous comparison you can click on [Use a different drug list ID](#) and you will be able to enter the ID # and date. Click on [Retrieve my Drug List](#) and the individual’s previously entered drug list will appear. You can update the list as needed.
- If you do a “Personalized Search” and the individual has entered a drug list previously, the original Drug List ID and Password Date will automatically appear. The individual’s previous drug list will also appear. You will not need to enter all the drugs again. You can update the list as needed.
- Click on [My Drug List is Complete](#) when you have entered all drug information.

### **STEP 3 of 4: SELECT YOUR PHARMACIES**

The next screen gives you a choice of picking one or two Pharmacies or skipping this step.

- Click on [I don’t want to add pharmacies now](#) button if you do not to choose a pharmacy or if the individual is going to use mail order. Click on [Add Pharmacy](#) under the name of the pharmacy(ies) the individual wants included in the comparison. One or two can be selected. The comparisons will factor costs at these pharmacies. Then click on the [Continue to Plan Results](#) button.



- The drop down box will offer an extended range to search for pharmacies. This is handy when the pharmacy is too far away from the zip code entered and does not appear on the list. By increasing the miles, more pharmacies will be shown.
- Click on Search New Location if the pharmacy used by the individual falls outside the radius of the zip code where s/he lives. A pop up box will appear where the new zip code is entered. Click on Update. A new list of pharmacies appears.

#### **STEP 4 of 4: REFINE YOUR PLAN RESULTS**

On this page, click on “All” under “Subject.” This will allow you to see stand alone drug plan information and information for Medicare Advantage plans if the individual requests. Then click on Continue to Plan Results.

#### **COMPARE PLANS**

SHIIP prefers that individuals are given detailed plan information. A side-by-side comparison of plans does not provide all the information the individual needs to make a good decision. To get Plan Details use the following steps.

- When the plan list comes up, the plans are listed in order from lowest annual drug cost to highest. If you do a personalized search the individual’s current coverage will appear above the list of the other drug plans. Select the 2-3 plans which have the lowest estimated annual cost (first column).
- If you do a personalized search, the individual’s current plan will appear above the list of “Prescription Drug Plans.” The individual may request the detail information on this plan, even though the annual cost is higher than other plans available.
- Click on the name of the plan.
- “Your Plan Details” page will appear, with the “Drug Costs & Coverage” tab showing. This is the plan detail information you want to print for the individual.
- To view the mail order pharmacy costs click on the mail order tab.

- It is important to review “Restrictions” which apply to your drugs. A “Yes” under Quantity Limits indicates that the plan has a quantity limit restriction or will limit the amount of the medication you can receive each time you fill this prescription. Click on the “Yes” to learn more about the restriction limits.
- As you look at the plan details, scroll down the screen and you will see the “Estimated Annual Drug Costs” for full year and the rest of the year. These estimated annual drug costs include the premium, deductible, co-pays and the costs for the drugs when you are in the donut hole. Right below Mail Order Pharmacy you will see “Lower your drug costs”. This is where you **click** to find lower costs drug options that may be available, as well as any pharmaceutical assistance programs.
- At the bottom of this screen, under “Drug Coverage Information” you will find four tabs:
  - ✓ Add/Edit Drugs—if the drugs listed on this page are not correct or the dosage or quantity needs to be changed, click on this tab.
  - ✓ Print My Drug List—click on this tab and a box pops up which has a list of drugs including the dosage and quantity for you to review.
  - ✓ View Drug Benefit Summary—This tab will give a pop up box which shows cost sharing for the various tiers.

There are two ways to print plan information for your individual. You can

- Print Plan Report—Click on this tab to print the detailed plan information.
- At the top of the page click on the “Print” icon. This will print the Plan Details page as viewed on your monitor. You will see plan information for only the pharmacy or mail order, but not both. If the individual is not interested in mail order, this method of printing will save several pages of printing.

## Medicare Plan Finder

### Forcing the Tool to Calculate Extra Help

Go to the Medicare website, [www.medicare.gov](http://www.medicare.gov).

- Click on “Find & Compare Drug Plans”

On the next page:

- Using the General Search section, enter the zip code.
- Click Find Plans at the bottom of the box.
- The next screen, “Step 1 of 4: Enter Information”, asks for general information because you did not enter personalized individual information.
- The answer to the first question will not affect the comparison so you can check “I don’t know what coverage I have.”
- The second question asks, ‘Do you get help from Medicare or your state to pay your Medicare prescription drug costs?’
- If the individual is eligible for full Medicaid (Title XIX), and is eligible to pay \$1.10 for generics and \$3.30 for brand name drugs, click the first option “I get help from Medicaid.”
- If the individual gets help from the state of Iowa (through the Dept. of Human Services) to pay their Part B premium, they are in a Medicare Savings Program and the third option should be selected. You would also select the third option for anyone who is receiving full Medicaid benefits but pays \$2.50 for generics and \$6.30 for brand name drugs.
- If you select any of these three options, click on Continue to Plan Results as the next step.

- If the individual applied for the Part D extra help through Social Security and was notified that s/he qualified for assistance, click on the fourth option—“I qualified for Extra Help through Social Security. When you select this option, two additional options will appear.
  - ✓ If the individual is paying \$2.50 for generics and \$6.30 for brand name drugs, click on the first option and then click on Continue to Plan Results.
  - ✓ If the individual is paying a 15% coinsurance, click on the second option. You will then be asked to indicate the premium subsidy the individual receives (found in their letter from Social Security). Select the appropriate percent and then click on Continue to Plan Results.

From this point forward you will do a comparison as instructed in the general instructions—Step 2 of 4.