



The Brokerage Resource
Insurance Marketing Organization

Medicare & Part D Plan Finder

A Guide to Choosing Prescription Drug Plans
with Your Clients

[Get Started](#)

Those initially turning 65 have **ONE** chance to sign up for a Part D Prescription Drug Plan (PDP), so if in error, they could be stuck with that plan until AEP next year.

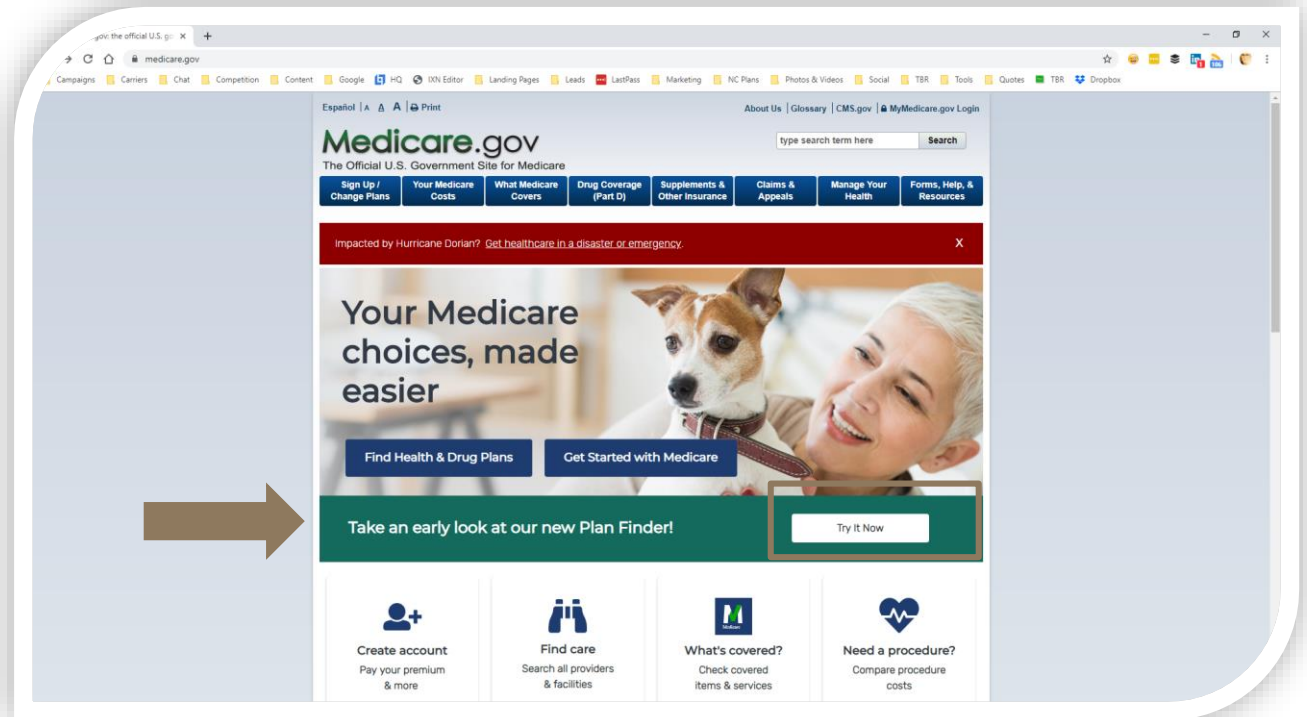
It is NOT advisable to just direct a client to [Medicare.gov](https://www.medicare.gov), but to assist them through the process. You can assist them, even if you are NOT AHIP certified.



Next

To begin with the new Plan Finder, go to [Medicare.gov](https://www.Medicare.gov) and click the 'Try it Now' button.

The old plan finder will be live until the end of September.

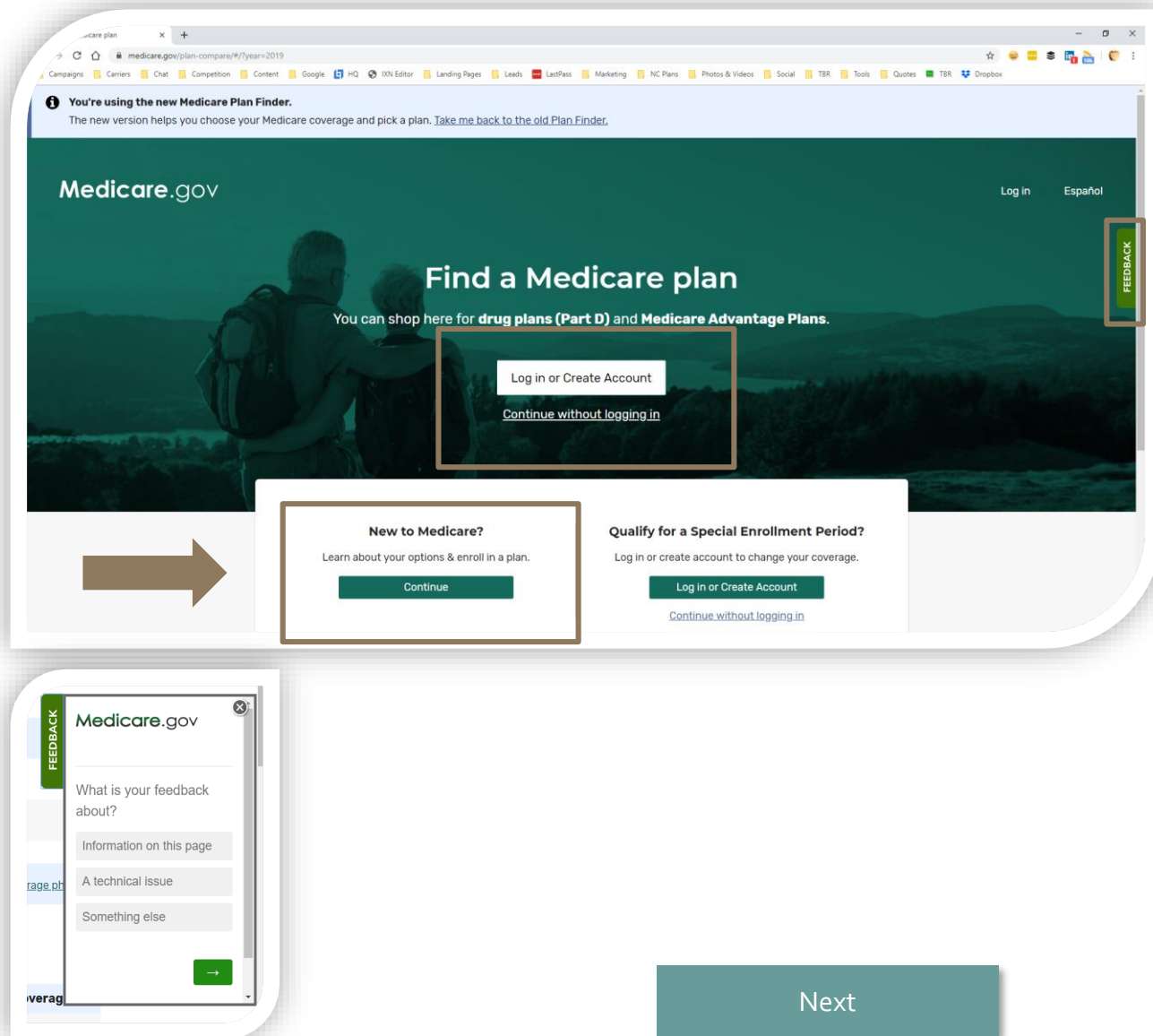


Next

Click the Continue button under 'New to Medicare'.

If your client has a [MyMedicare.gov](https://www.medicare.gov) account, have them login to their account.

At any time, you can provide feedback about the site by clicking on the green 'Feedback' button on the right side of every page.



Enter the proper zip code (it may also ask for the county if multiple counties apply).

The screenshot shows the Medicare Plan Finder interface. At the top, a navigation bar includes the Medicare.gov logo and a 'Find a Plan' link. A blue banner at the top of the main content area states: 'You're using the new Medicare Plan Finder. The new version helps you choose your Medicare coverage and pick a plan. [Take me back to the old Plan Finder.](#)'

The main heading is 'Find a Medicare plan'. Below it, the first section is 'What do you want to do?' with two radio button options: 'Learn more about Medicare options before I see plans.' and 'View plans. I know what type of plan I want.' (which is selected).

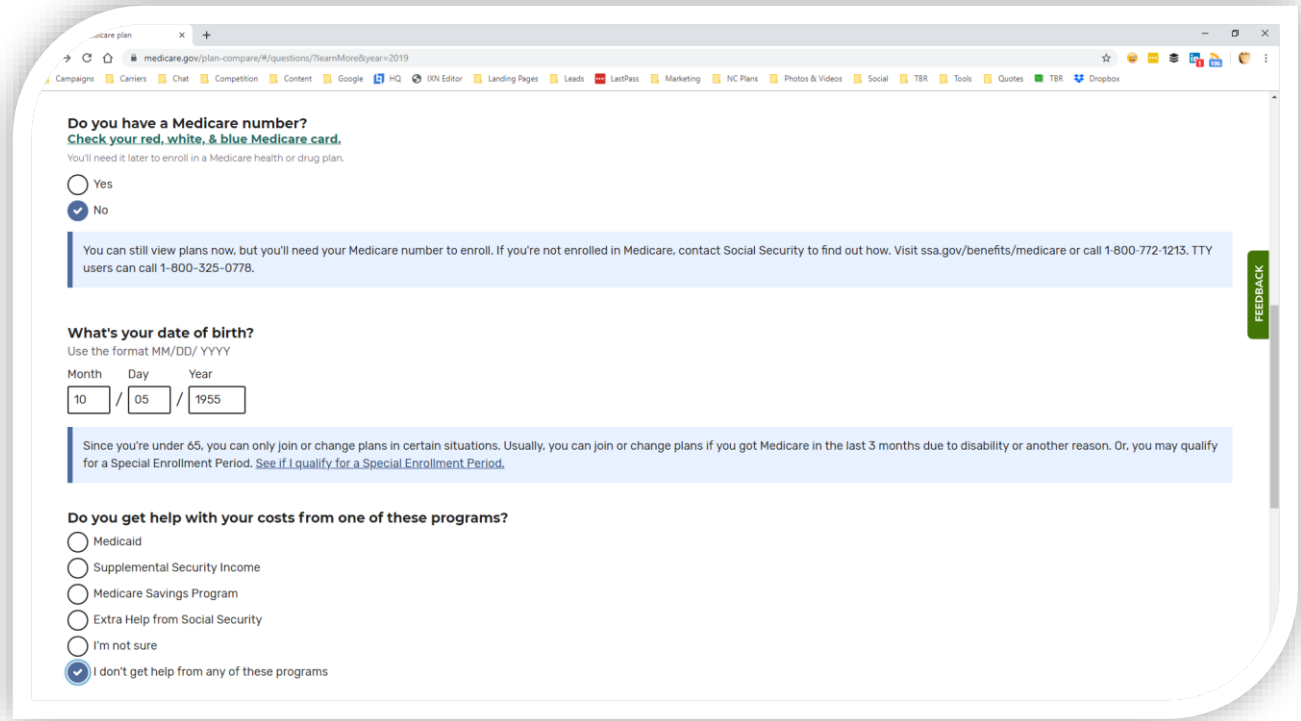
The second section is 'What type of Medicare coverage do you want?' with three radio button options: 'Medicare Advantage Plan', 'Drug plan (Part D)' (which is selected), and 'Medigap policy only'. Below these options, a blue bar indicates 'Adds drug coverage to Original Medicare.'

The third section is 'Enter your ZIP code' with a text input field. A 'Clear search' link is located below the input field. To the right of the main form, a smaller version of the 'Enter your ZIP code' section is shown, with the input field containing '27707' and a dropdown menu showing 'Durham, NC' and 'Orange, NC'. A green 'FEEDBACK' button is located on the right side of the page.

Next

If your client has a Medicare number enter it, otherwise say No.

Enter their date of birth and question about assistance.



The screenshot shows a web browser window with the URL <https://www.medicare.gov/plan-compare/#/questions/?learnMore&year=2019>. The page has a top navigation bar with various icons and a search bar. The main content area contains three questions:

Do you have a Medicare number?
Check your red, white, & blue Medicare card.
You'll need it later to enroll in a Medicare health or drug plan.

☐ Yes
☒ No

You can still view plans now, but you'll need your Medicare number to enroll. If you're not enrolled in Medicare, contact Social Security to find out how. Visit ssa.gov/benefits/medicare or call 1-800-772-1213. TTY users can call 1-800-325-0778.

What's your date of birth?
Use the format MM/DD/YYYY

Month: / Day: / Year:

Since you're under 65, you can only join or change plans in certain situations. Usually, you can join or change plans if you got Medicare in the last 3 months due to disability or another reason. Or, you may qualify for a Special Enrollment Period. [See if I qualify for a Special Enrollment Period.](#)

Do you get help with your costs from one of these programs?

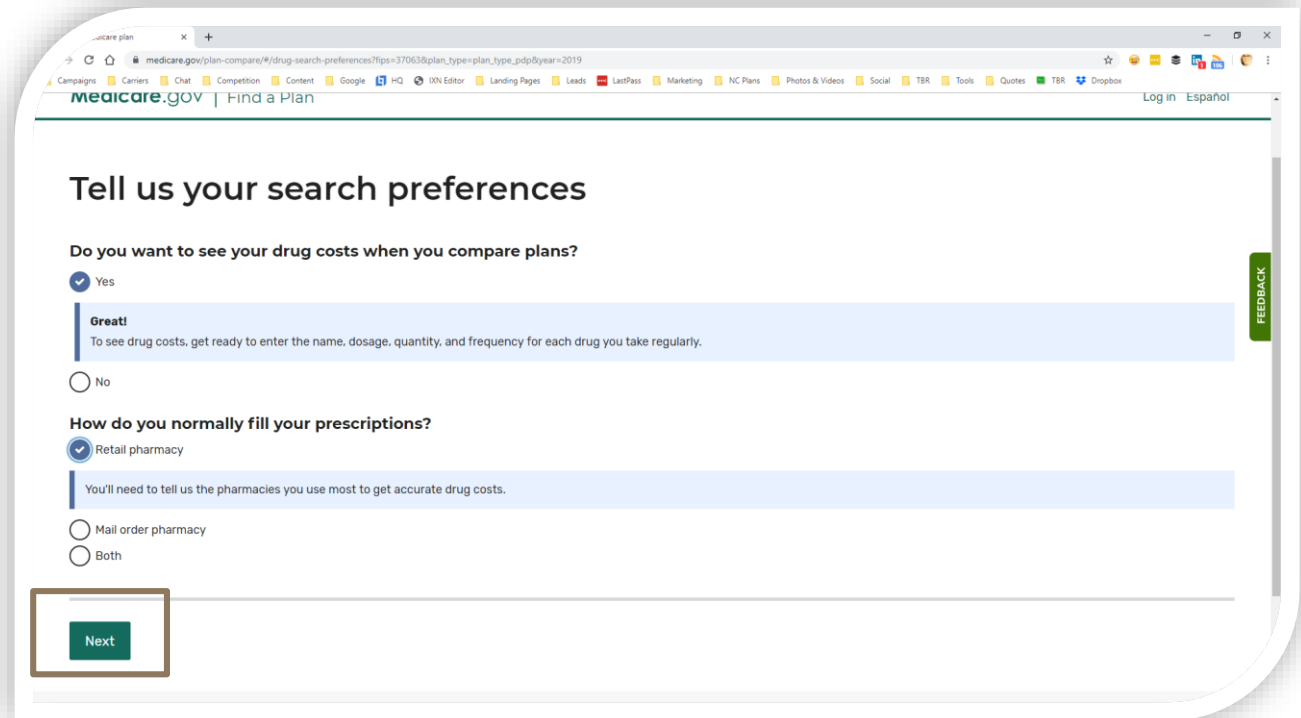
☐ Medicaid
☐ Supplemental Security Income
☐ Medicare Savings Program
☐ Extra Help from Social Security
☐ I'm not sure
☒ I don't get help from any of these programs

A vertical "FEEDBACK" button is located on the right side of the form.

Next

Enter preferences and how your client gets their prescriptions filled.

Click the green Next button at the bottom left of the page.

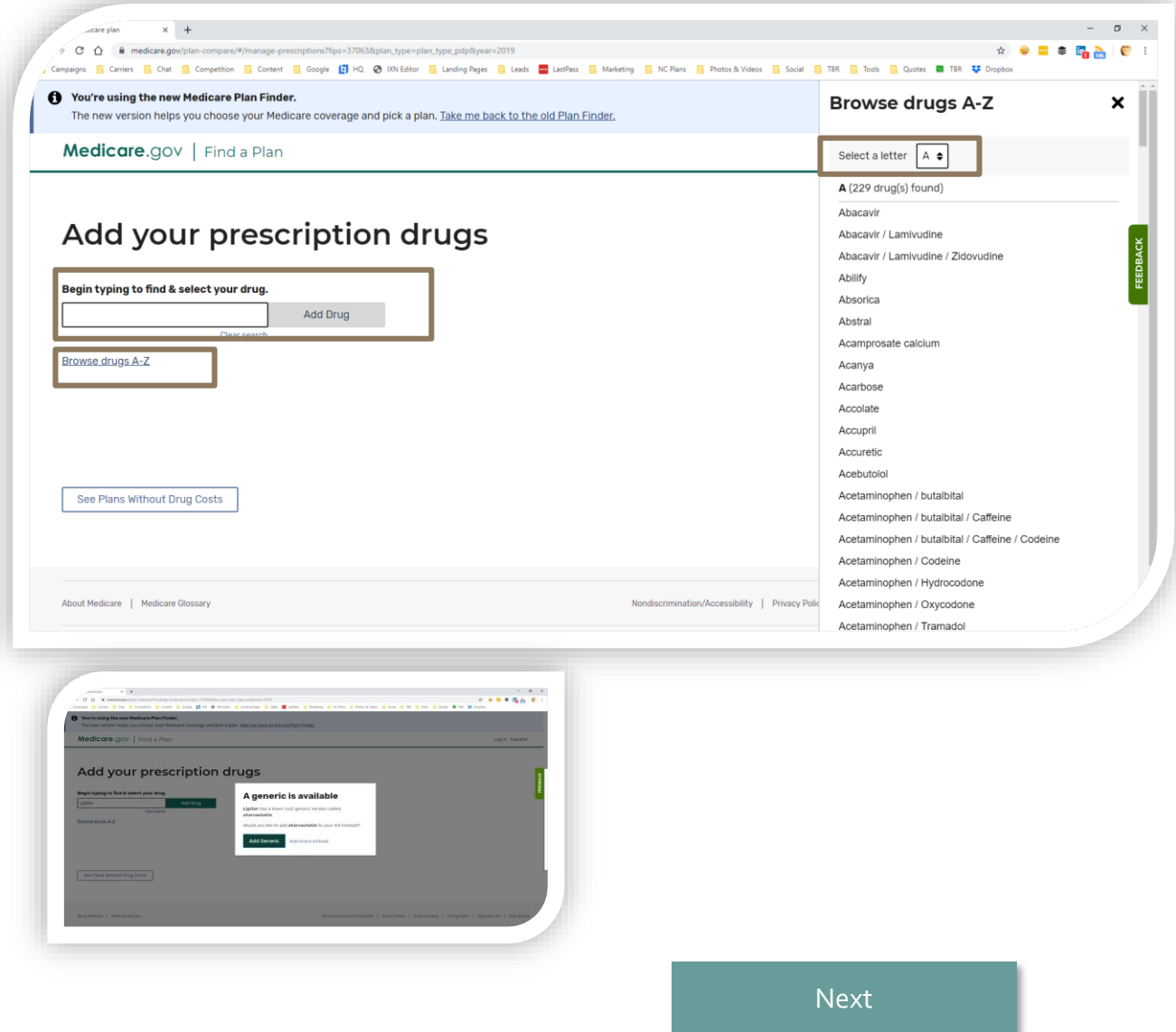


The screenshot shows a web browser window with the URL https://www.medicare.gov/plan-compare/#/drug-search-preferences?tips=37063&plan_type=plan_type_pdp&year=2019. The page title is "Tell us your search preferences". The first question is "Do you want to see your drug costs when you compare plans?". The "Yes" option is selected with a blue radio button. Below this, a blue box contains the text "Great! To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly." The second question is "How do you normally fill your prescriptions?". The "Retail pharmacy" option is selected with a blue radio button. Below this, a blue box contains the text "You'll need to tell us the pharmacies you use most to get accurate drug costs." At the bottom left, a green "Next" button is highlighted with a brown rectangular border. On the right side of the form, there is a vertical green button labeled "FEEDBACK".

Next

Enter the client's first medication. You can also browse the drug list which opens a side panel on the right of the screen. You can view them by letter.

Be sure to type the medication properly. A popup window will display asking if your client wants a generic version of the medication.



Next

Enter the dosage and click “Add to My Drug List”.

Repeat the process for any remaining medications your client requires.

icare plan

medicare.gov/plan-compare/#/manage-prescriptions?tips=37063&plan_type=plan_type_pdp&year=2019

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You're using the new Medicare Plan Finder.
The new version helps you choose your Medicare coverage and pick a plan. [Take me back to the old Plan Finder.](#)

Medicare.gov | Find a Plan Log in Español

Tell us about this drug

Atorvastatin

Dosage
10mg tablet

Quantity **Frequency**
30 Every month

Add to My Drug List

You have **1 drug(s)** in your drug list. [See or edit drug list.](#)

Add Another Drug **Done**

[About Medicare](#) | [Medicare Glossary](#) | [Nondiscrimination/Accessibility](#) | [Privacy Policy](#) | [Privacy Setting](#) | [Linking Policy](#) | [Using this site](#) | [Plain Writing](#)

FEEDBACK

Next

Confirm your client's drug list by clicking 'Done'.

Medicare.gov | Find a Plan

Confirm your drug list

Drug list

| | | |
|--|-----------------------|--|
| Labetalol hydrochloride 100mg tablet Remove drug | Quantity 30 | Frequency Every month Edit drug |
| Lipitor 10mg tablet Remove drug | Quantity 30 | Frequency Every month Edit drug |

[Add More Drugs](#) [Next](#)

Labetalol hydrochloride 100mg tablet On/a ampule has been added to your drug list.
You have **2 drugs(s)** in your drug list. [See or edit drug list.](#)

[Add Another Drug](#) [Done](#)

Next

The next step is to select their pharmacies. You can only choose two, but you may change them later if necessary.

Click 'Done' when finished.

Medicare.gov | Find a Plan

Pharmacy selection

Showing 10 pharmacies near 27707 Durham, NC

| | |
|---|--|
| 1 Harris Teeter Pharmacy 1817 Martin L King Jr Pkwy Durham, NC 277077707 (919) 402-1917 | 2 Harris Teeter Pharmacy 1125 West Nc 54 Hwy Durham, NC 27707 (919) 403-8053 |
| 3 Cvs Pharmacy #04391 1845 Martin Luther King Pkwy Durham, NC 27707 (919) 489-6573 | 4 Cvs Pharmacy #16992 <input checked="" type="checkbox"/> 4037 Durham Chapel Hill Blvd Durham, NC 27707 (919) 765-0009 |
| 5 Sams Pharmacy 10-4831 4005 Chapel Hill Blvd Durham, NC 27707 (919) 402-1363 | 6 Cvs Pharmacy #01752 930 Martin Luther King Jr Durham, NC 27713 (919) 544-6590 |

Change location

Pharmacies selected (1)

CVS PHARMACY #16992 x

Select 1 more pharmacy (optional)

Done

FEEDBACK

Next

You can sort the plans by price.

28 Prescription Drug Plans available

Durham, NC [Change location](#)

No filters selected

Showing 10 of 28 Prescription Drug Plans

Sort plans by:
Lowest monthly premium
Lowest yearly drug deductible
Lowest drug cost
Lowest monthly premium
Add to compare

| Plan Name | Monthly Premium | Drug Deductible | Estimated Yearly Drug Costs |
|--|---|--|---|
| EnvisionRx Plus EnvisionRxPlus (PDP) Plan ID: S7694-008-0 | \$14.50 Drug plan (Part D) monthly premium Doesn't include: \$135.50 Standard Part B premium | \$365.00 The amount you must pay each year before your plan starts to pay for covered drugs. | \$1,540.08 Retail pharmacy Estimated yearly drug costs Based on the rest of the year. This doesn't include your monthly plan premium. |
| WellCare WellCare Value Script (PDP) Plan ID: S4802-143-0 | \$15.00 Drug plan (Part D) monthly premium Doesn't include: \$135.50 Standard Part B premium | \$415.00 The amount you must pay each year before your plan starts to pay for covered drugs. | \$1,551.28 Retail pharmacy Estimated yearly drug costs Based on the rest of the year. This doesn't include your monthly plan premium. |

Next

You can also filter the plans by ratings or by insurance carrier.

The screenshot shows the Medicare.gov plan comparison tool. The header indicates "28 Prescription Drug Plans available" for Durham, NC. A "Filter Plans" button is visible. Below the header, there are filter options for "Star ratings" and "Insurance carrier". The "Insurance carrier" dropdown is open, showing a list of carriers including Blue Cross and Blue Shield of North Carolina, Cigna-HealthSpring Rx, EnvisionRx Plus, Express Scripts Medicare, Humana, MHI Life Insurance, Incorporated, Mutual of Omaha Rx, SilverScript, UnitedHealthcare, and WellCare. The main content area displays "Showing 10 of 28 Prescription Drug Plans". The first plan shown is "EnvisionRx Plus (PDP)" with a monthly premium of \$14.50, a drug deductible of \$365.00, and estimated yearly drug costs of \$1,540.08. The plan also includes a "Mail order pharmacy" option with estimated yearly drug costs of \$4,615.25. The plan details section shows "2 of 2" pharmacies and prescription drugs.

Next

You can compare up to three drug plans and then click the white 'Compare' button when finished selecting them.

The screenshot displays the Medicare.gov plan comparison interface. It shows two drug plans side-by-side. The first plan, 'WellCare Value Script (PDP)', has a monthly premium of \$15.00. The second plan, 'Aetna Medicare Rx Select (PDP)', has a monthly premium of \$17.20. Both plans show their respective deductibles and estimated yearly drug costs for retail, mail order, and preferred pharmacies. At the bottom, a 'Plans to compare (3)' bar lists the selected plans, and a white 'Compare' button is highlighted with a red box. Another red box highlights the 'Add to compare' button for the first plan.

| Plan Name | Monthly Premium | Drug Deductible | Estimated Yearly Drug Costs (Retail) | Estimated Yearly Drug Costs (Mail Order) |
|--------------------------------|-----------------|-----------------|--------------------------------------|--|
| WellCare Value Script (PDP) | \$15.00 | \$415.00 | \$1,551.28 | \$3,593.76 |
| Aetna Medicare Rx Select (PDP) | \$17.20 | \$365.00 | \$1,576.88 | \$4,177.72 |

Next

When you click on 'Plan Details' it gives you a breakdown of the plan.

The screenshot shows the Medicare.gov plan comparison tool. At the top, there's a header with the title 'Comparing 3 Prescription Drug plans' and a 'Back to results' button. Below this, three plan cards are displayed side-by-side. The first card, 'EnvisionRxPlus (PDP)', has a star rating of 3.5 and a monthly premium of \$14.50. The 'Plan Details' button on this card is highlighted with a red box. The second card, 'Aetna Medicare Rx Select (PDP)', has a star rating of 4.0 and a monthly premium of \$17.20. The third card, 'Cigna-HealthSpring Rx Secure-Essential (PDP)', has a star rating of 3.5 and a monthly premium of \$21.90. Below the plan cards, there's a table with columns for 'Premium', 'Deductible', 'Drugs covered/Not covered', and 'Estimated yearly drug costs'. The table shows that all three plans have a yearly drug deductible of \$365.00. The 'Drugs covered/Not covered' section shows that all three plans cover 1 of 2 prescription drugs, with restrictions that may apply. The 'Estimated yearly drug costs' section shows that all three plans are in-network at Harris Teeter Pharmacy.

| Plan | EnvisionRxPlus (PDP) | Aetna Medicare Rx Select (PDP) | Cigna-HealthSpring Rx Secure-Essential (PDP) |
|-----------------------------|--|--|--|
| Star rating | 3.5 | 4.0 | 3.5 |
| Monthly premium | \$14.50 | \$17.20 | \$21.90 |
| Yearly drug deductible | \$365.00 | \$365.00 | \$415.00 |
| Drugs covered/Not covered | 1 of 2 Prescription drugs covered Restrictions may apply | 2 of 2 Prescription drugs covered Restrictions may apply | 1 of 2 Prescription drugs covered Restrictions may apply |
| Estimated yearly drug costs | HARRIS TEETER PHARMACY In-network | HARRIS TEETER PHARMACY In-network | HARRIS TEETER PHARMACY In-network |

Next

It highlights all the details of the selected plan.

The screenshot shows the Medicare.gov website displaying the details of a selected Medicare plan for the year 2019. The page is titled "Overview" and includes a sidebar with navigation links: "Overview", "Drug coverage & costs", "Star ratings", and "Contact information". The main content area is divided into sections: "Premium", "Deductible", "Drug coverage & costs", and "HARRIS TEETER PHARMACY - Drug costs during coverage phases".

Premium

| | |
|-----------------------|---------|
| Total monthly premium | \$14.50 |
|-----------------------|---------|

Deductible

| | |
|------------------------|----------|
| Yearly drug deductible | \$365.00 |
|------------------------|----------|

Drug coverage & costs

There are many options available to reduce your drug cost. Find out how to [lower your drug cost](#).

Part B drugs

| | |
|--------------------|-------------|
| Chemotherapy drugs | Not covered |
| Other Part B drugs | Not covered |

Estimated drug costs during coverage phases [Learn more about coverage phases.](#)

HARRIS TEETER PHARMACY - Drug costs during coverage phases
✓ In-network pharmacy

| Selected drugs | Retail cost | Cost before deductible | Cost after deductible | Cost in coverage gap | Cost after coverage gap |
|--------------------------------------|-------------|------------------------|-----------------------|----------------------|-------------------------|
| Labetalol hydrochloride 100mg tablet | \$16.65 | \$6.00 | \$6.00 | \$6.16 | \$3.40 |

Next

You can enroll your client in the plan they prefer by clicking on the 'Enroll' button.

The screenshot shows the Medicare.gov plan comparison tool. The top section displays three plans side-by-side. The first plan, EnvisionRxPlus (PDP), has a star rating of 3.5, a monthly premium of \$14.50, and a yearly drug deductible of \$365.00. The 'Enroll' button for this plan is highlighted with a red box. The second plan, Aetna Medicare Rx Select (PDP), has a star rating of 4.0, a monthly premium of \$17.20, and a yearly drug deductible of \$365.00. The third plan, Cigna-HealthSpring Rx Secure-Essential (PDP), has a star rating of 3.5, a monthly premium of \$21.90, and a yearly drug deductible of \$415.00. Below the plan cards is an 'Overview' table and a 'Drug coverage & costs' table.

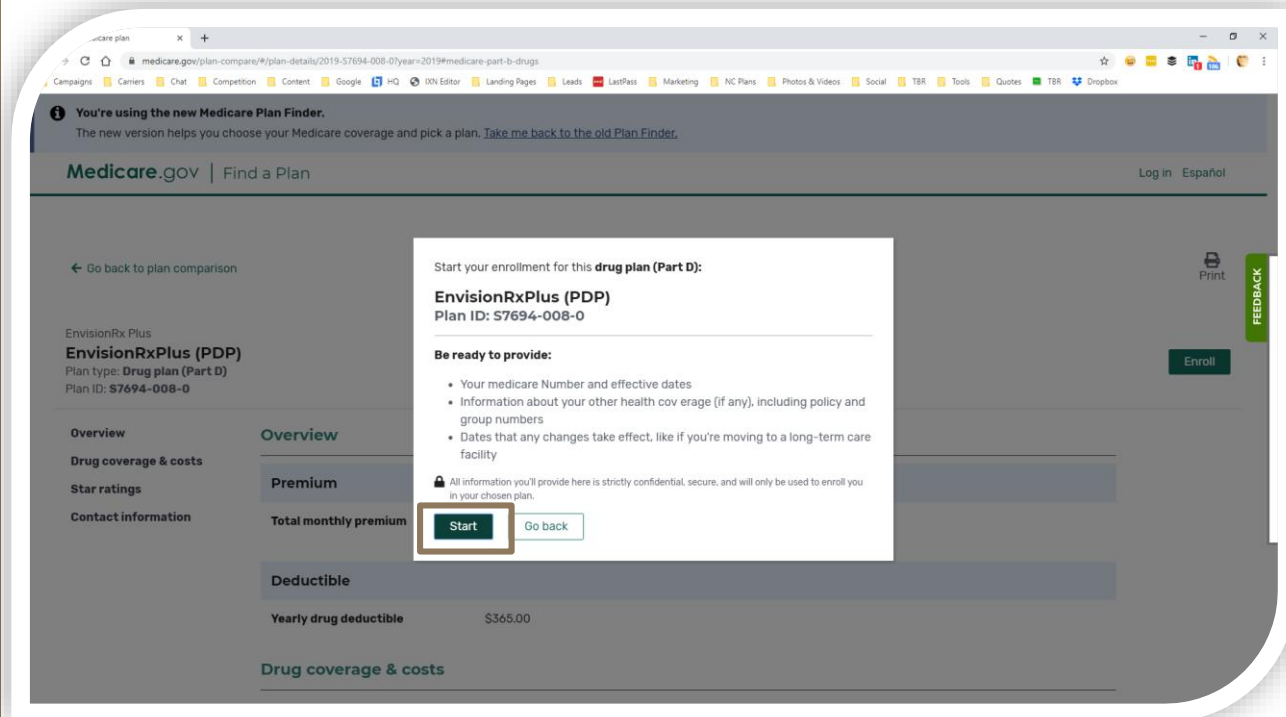
| | EnvisionRxPlus (PDP) | Aetna Medicare Rx Select (PDP) | Cigna-HealthSpring Rx Secure-Essential (PDP) |
|------------------------|----------------------|--------------------------------|--|
| Star rating | ★★★☆☆ | ★★★★☆ | ★★★☆☆ |
| Monthly premium | \$14.50 | \$17.20 | \$21.90 |
| Yearly drug deductible | \$365.00 | \$365.00 | \$415.00 |

| | EnvisionRxPlus (PDP) | Aetna Medicare Rx Select (PDP) | Cigna-HealthSpring Rx Secure-Essential (PDP) |
|------------|---------------------------------|---------------------------------|--|
| Premium | Total \$14.50 | Total \$17.20 | Total \$21.90 |
| Deductible | Yearly drug deductible \$365.00 | Yearly drug deductible \$365.00 | Yearly drug deductible \$415.00 |

| | EnvisionRxPlus (PDP) | Aetna Medicare Rx Select (PDP) | Cigna-HealthSpring Rx Secure-Essential (PDP) |
|-----------------------------|--|--|--|
| Drugs covered/Not covered | 1 of 2 Prescription drugs covered Restrictions may apply | 2 of 2 Prescription drugs covered Restrictions may apply | 1 of 2 Prescription drugs covered Restrictions may apply |
| Estimated yearly drug costs | HARRIS TEETER PHARMACY ✓ In-network | HARRIS TEETER PHARMACY ✓ In-network | HARRIS TEETER PHARMACY ✓ In-network |

Next

Click the 'Start' button to begin the enrollment process.



Next



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