

How to run your own Medicare drug plan comparison



Navigating Medicare

Your drug plan changes each year, so review next year's coverage.

If you do not enroll in a new plan during the Medicare Open Enrollment Period from October 15-December 7, you will stay in your current plan.

Because you have Medicaid or Extra Help, you can change your Part D plan once a month in 2025 using a Special Enrollment Period.

Instructions for people with Medicaid and/or Extra Help

1. Go to www.medicare.gov and click "Find Plans Now."
You can log in with your Medicare.gov account or continue without logging in.
2. Choose whether you are looking for a Part D drug plan or a Medicare Advantage health plan.
Your Medicaid benefits work well with Original Medicare (and Part D) or a **Dual Eligible Special Needs Plan (D-SNP)**, a type of **Medicare Advantage plan**.
3. If you have Forward Health or a Medicaid HMO, you have Medicaid and Extra Help.
 - If you're logged in, Medicare.gov knows that you have Medicaid.
 - If you're not logged in, select that you have Medicaid.
4. When asked if you want to see drug costs, click "yes." Enter the prescription drugs you expect to take next calendar year.
 - If logged in, click "Add recently filled drugs" to make sure you didn't forget any prescriptions.
 - Enter the name, dosage, quantity, and frequency of each prescription you take.
 - Consider entering any insulins as both generic and brand name. (Many plans cover one or the other, so this can be an easy way to check which will be most cost effective for you.)
5. Choose your local pharmacies. Include multiple pharmacies to find the cheapest option.
6. Choose up to three plans and click "compare."
 - The list is automatically sorted by cost so the overall cheapest plans are at the top.
 - Save the comparison and plan details pages for your records.

- a. **Make sure you're in a plan with no premium.**
The following Part D plans have no premium for people with Extra Help in 2025:
 - AARP Medicare Rx Saver from UHC (PDP) (S5921-361)
 - Cigna Healthcare Assurance Rx (PDP) (S5617-223)
 - Clear Spring Health Value Rx (PDP) (S6946-013)
 - Humana Basic Rx Plan (PDP) (S5884-139)
 - SilverScript Choice (PDP) (S5601-032)
 - WellCare Classic (PDP) (S4802-097)
 - b. **Check that all your drugs are covered.**
On the comparison page, look at the “Drugs covered/not covered” row.
 - c. **Check which pharmacy is cheapest to use.**
On the comparison page, look at the “Total drug + premium cost” row and find which plan has the overall cheapest costs and at what pharmacy.
 - d. **Check whether there are restrictions on your prescriptions.**
 - On the comparison page, click “Restrictions may apply” to see whether there are:
 - **Prior authorization:** You must get approval from the plan for this drug.
 - **Quantity limits:** You can only fill a certain dosage within a period of time.
 - **Step therapy:** You must try a cheaper drug before the plan will cover this.
 - You may be able to address any restrictions with your doctor by requesting an exception, but that is not guaranteed.
 - e. **Check the Star Rating.**
7. **Decide whether to enroll in a new plan.**
- If you want to stay in your current plan, you don't need to do anything.
 - If you are ready to enroll in a different plan:
 - Click “Enroll.” Click the green “Join Plan” button in the pop-up window.
 - Select “Open Enrollment Period” as your enrollment reason.
 - Complete the remaining questions until you get a confirmation page.
 - Click the “Print Confirmation Page” at the top and save or print it.
 - Your new plan will start January 1.

Note: The Medicare Prescription Payment Plan option isn't recommended for people with Medicaid because Extra Help helps with your drug costs.

For questions, contact:

- 1-800-Medicare (1-800-633-4227)
- The Wisconsin State Health Insurance Assistance Program (SHIP):
 - Wisconsin Medigap Part D and Prescription Drug Helpline at 855-677-2783 or BOALTCRxHelpline@wisconsin.gov
 - Disability Rights Wisconsin Medicare Part D Helpline at 800-926-4862 or medd@drwi.org
 - The Office for the Deaf and Hard of Hearing at 262-347-3045 (videophone option available) or JenniferM.Koehn@wisconsin.gov
 - Your local benefit specialist: dhs.wi.gov/medicare-help