

# How To Find the Best Medicare Drug Plan

A guide for people with Extra Help



## Your drug plan changes each year.

Get the best plan for you by checking your options.

### You can enroll in a new plan:

- **During the Medicare Open Enrollment Period (Oct. 15–Dec. 7).** If you don't, you will stay in your current plan.
- **Monthly**, using the Extra Help Special Enrollment Period.

## Pull up the Medicare.gov Plan Finder

1. **Go to [www.medicare.gov](https://www.medicare.gov) and select “Find Plans Now.”** 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 (Part C).**

Extra Help works well with Original Medicare and a Part D plan or, if you have Medicaid, a [Dual Eligible Special Needs Plan \(D-SNP\)](#) (a type of [Medicare Advantage plan](#)).



3. **Select that you have Extra Help** or Medicaid, if asked.

4. **Select yes** to see drug costs.

5. **Enter your prescriptions.**



6. **Select your local pharmacies.** Include multiple pharmacies and mail order to find the cheapest option.

## Compare plans



7. **Select the top three plans, and then select “compare.”**

- The overall cheapest plans are at the top.
- Save the comparison and plan details pages for your records.



8. **Make sure you're in a plan with no monthly premium (\$0).**



9. **Check that all your drugs are covered:** On the comparison page, look at the “Drugs covered/not covered” row.

## Check the plan details



**10. Check which pharmacy is cheapest to use:** Look at the “Total drug + premium cost” row and find which plan has the overall cheapest costs and at what pharmacy.



**11. Check whether there are restrictions on your prescriptions:** Select **Restrictions may apply**.

- **Prior authorization:** You must get approval from the plan for this drug.
  - **Quantity limits:** You can only fill a certain amount at a time.
  - **Step therapy:** You must try a cheaper drug first.
- You may be able to address any restrictions with your doctor by requesting an exception, but that is not guaranteed.



**12. Check the Star Rating** (of customer service).

## Pick your plan



**13. 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 want to enroll in a different plan:**
  - Select **Enroll**. Select the green **Join Plan** button.
  - Complete the questions.
  - Select **Print Confirmation Page** and save or print it.



**For help, contact:**

- **1-800-Medicare** (1-800-633-4227)
- **The Wisconsin SHIP:**
  - Medigap Helpline: 855-677-2783, [BOALTCRxHelpline@wisconsin.gov](mailto:BOALTCRxHelpline@wisconsin.gov)
  - A local benefit specialist: 844-947-2372, [dhs.wi.gov/medicare-help](https://dhs.wi.gov/medicare-help)
  - The Office for the Deaf and Hard of Hearing: 262-347-3045 (videophone available), [JenniferM.Koehn@wisconsin.gov](mailto:JenniferM.Koehn@wisconsin.gov)



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