## 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 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 <u>Dual Eligible Special Needs Plan</u> (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.

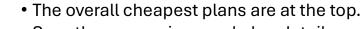


6. Select your local pharmacies. Include multiple pharmacies and mail order to find the cheapest option.

### Compare plans



7. Select the top three plans, and then select "compare."





• 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.
    - o 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:



- o Medigap Helpline: 855-677-2783, <u>BOALTCRxHelpline@wisconsin.gov</u>
- o A local benefit specialist: 844-947-2372, <a href="mailto:dhs.wi.gov/medicare-help">dhs.wi.gov/medicare-help</a>
- The Office for the Deaf and Hard of Hearing: 262-347-3045 (videophone available), <u>JenniferM.Koehn@wisconsin.gov</u>



