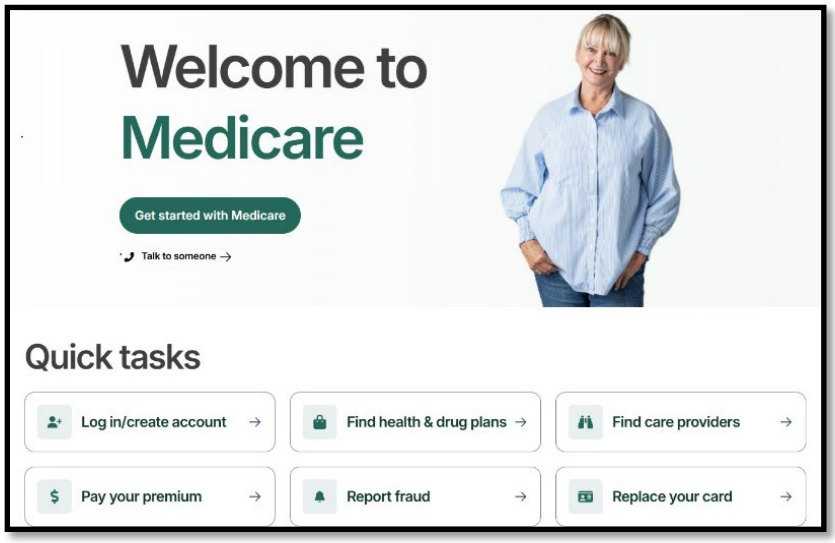
Medicare.gov® Quoting & Enrollment Guide



Today, we're going to walk through how to use Medicare.gov, the official Medicare website to shop for a Part D Drug plan that fits your unique situation.

Medicare.gov's Plan Finder tool allows you to explore all your Part D options, enter your prescription medications, compare available plans, review plan details, and quickly and easily complete enrollment online.

Because Medicare.gov is updated periodically, some screens may look different than those shown in this video. However, the overall process should remain very similar.

In this video, we'll walk through the enrollment process step-by-step and highlight important information to review before making your coverage selection.

AGENT FOOTER INSTRUCTIONS:

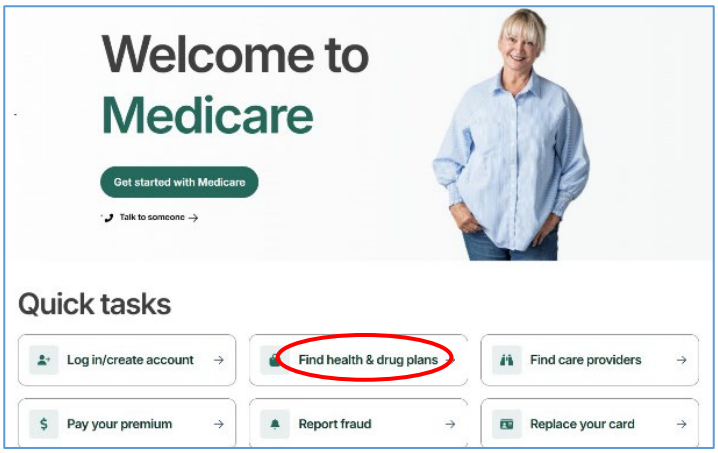
Please select one of the following two disclaimers below. ***Delete the one which will not be used****. Fill in your number of organizations and number of plans in the bracketed portion of the disclaimer and* ***delete these instructions****.*

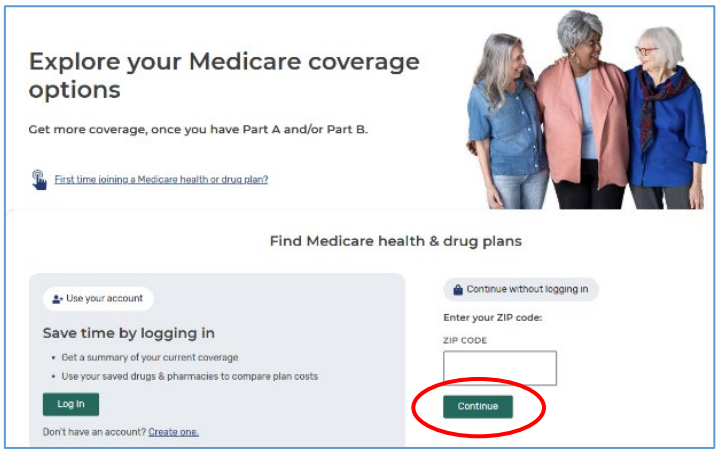
For agents that **do not** sell for all carriers in a service area it must state:
We do not offer every plan available in your area. Currently we represent ***[insert number of organizations]*** *organizations which offer* ***[insert number of plans]*** *products in your area. Please contact Medicare.gov,1-800-MEDICARE to get information on all of your options.*

For agents that **do** sell for all carriers in a service area it must state:
Currently we represent ***[insert number of organizations]*** *organizations which offer* ***[insert number of plans]*** *products in your area. You can always contactMedicare.gov, 1-800-MEDICARE for help with plan choices.*

Step 1: Access the Medicare Plan Finder

From the Medicare.gov homepage, select **Find Health & Drug Plans**.





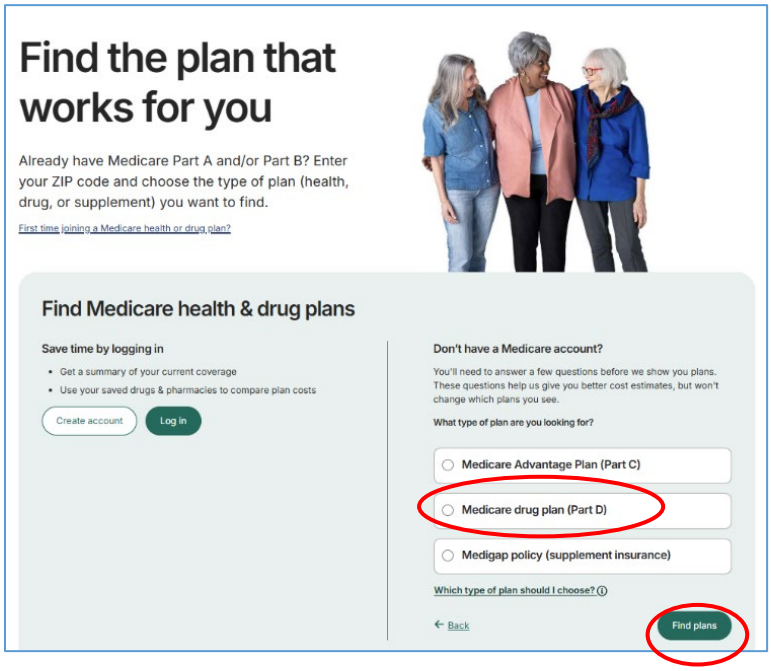
If you already have a Medicare.gov account, you can sign in to access saved information and existing coverage details.

For this demonstration, we'll proceed as a **guest**.

Enter your **ZIP code** and select your county if prompted.

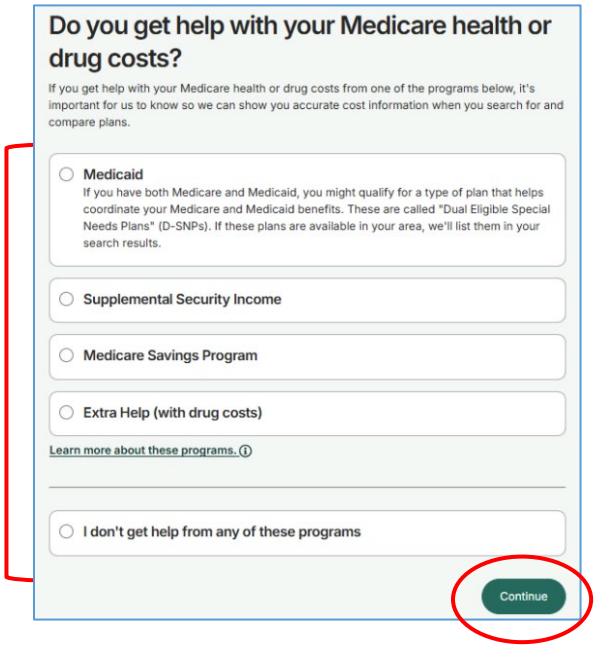
➢ Step 2: Select Your Coverage Type

Next, select the coverage option you're searching for. For this demonstration, we'll select **Medicare Drug Plan** (Plan D) and click **"Find Plans".**



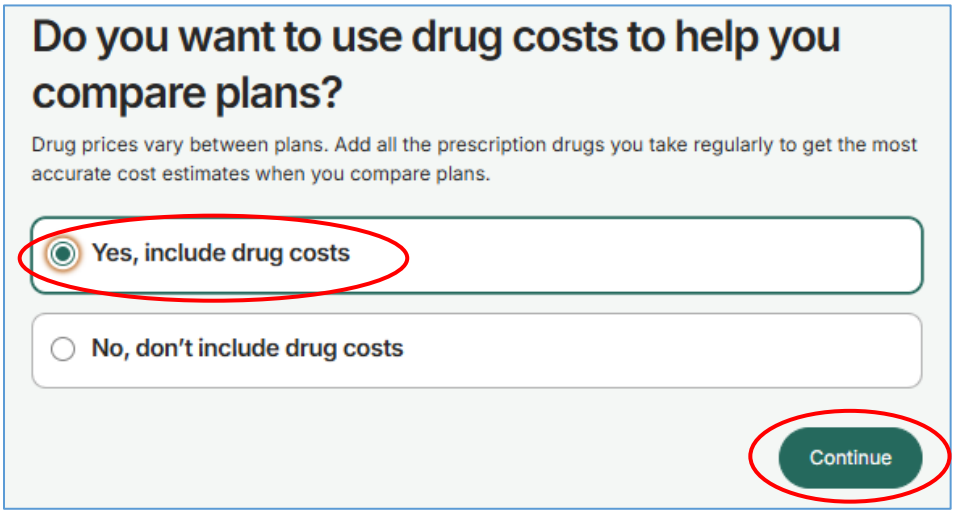
You'll also be asked whether you receive assistance with Medicare costs through one of Medicare's assistance programs. **Select the option that applies to your situation and click "continue".**

Make Selection



➢ Step 3: Include Drug Costs in You Plan Comparison

To receive accurate plan information and cost estimates, you'll want to include drug costs in your plan comparison. Select "**Yes, include drug costs**" and **continue** to the next step.

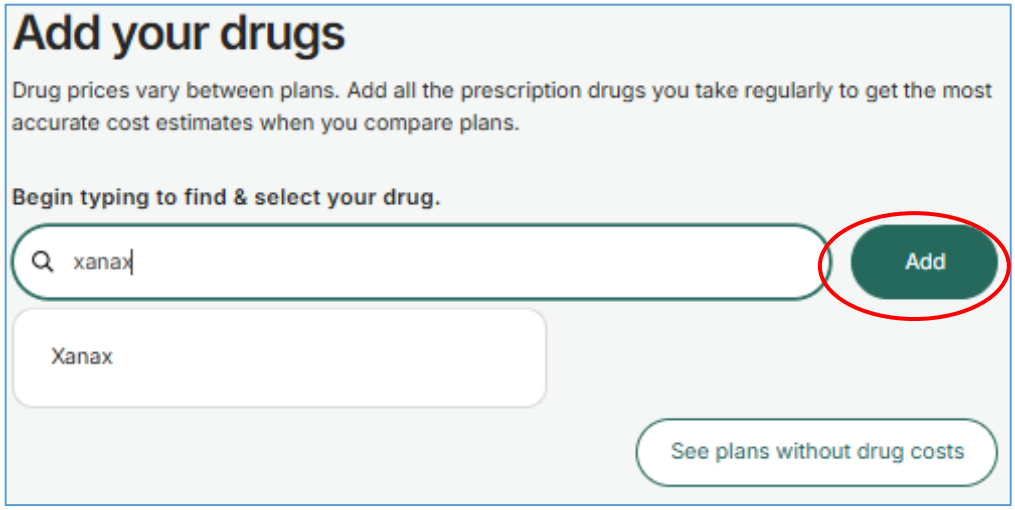


➢ Step 4: Enter Your Prescription Medications

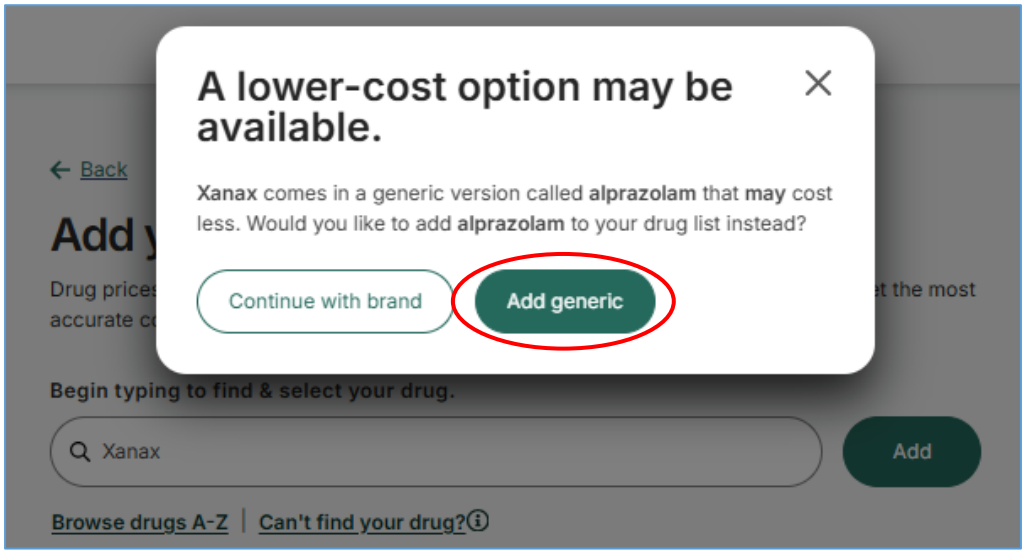
Now you are ready to enter your prescription information. **It is helpful to have your prescription bottles in front of you while doing this.**

As you begin typing a medication in the search box, a list will appear and you can select your medication from the list.

Search for each medication and select the appropriate drug.



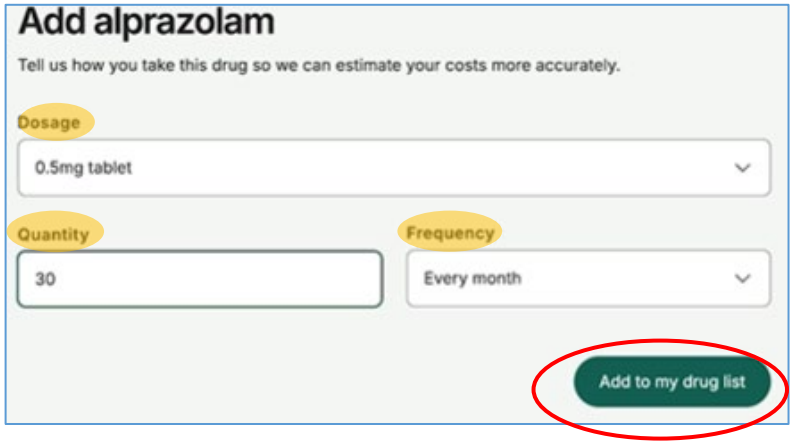
If a generic version of your medication is available and you currently take the generic, you should select that option. In some cases, such as insulins, inhalers or other medications, it may be helpful to compare both the brand-name and generic versions. Different plans may cover these options differently and comparing them can sometimes impact which plan appears to be the most cost-effective choice.



It's also important to remember that while Medicare beneficiaries generally need Part D coverage to avoid potential late enrollment penalties, **you are not required to fill every prescription through your Part D plan**. In some situations, a medication may cost less when purchased outside of your plan using a discount program such as GoodRx or another retail prescription discount service. This can sometimes be the case with medications that are used only occasionally, such as certain dermatology creams or topical medications.

Comparing these costs separately may help you better understand your overall prescription expenses.

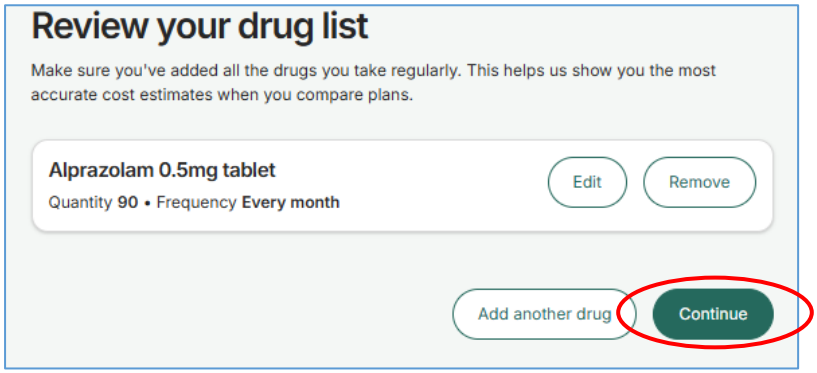
Be sure to verify: Dosage, Quantity, Frequency



When entering the quantity and frequency, **we recommend entering your medications based on how you take them each month rather than how often you refill them.** For example, if you take one tablet per day, enter 30 tablets every month rather than 90 tablets every three months. You can still fill medications in a 90-day supply, but entering them consistently in a 30-day format can make it easier to compare your estimated prescription costs across plans.

Accuracy is important because medication information directly impacts plan recommendations and cost estimates.

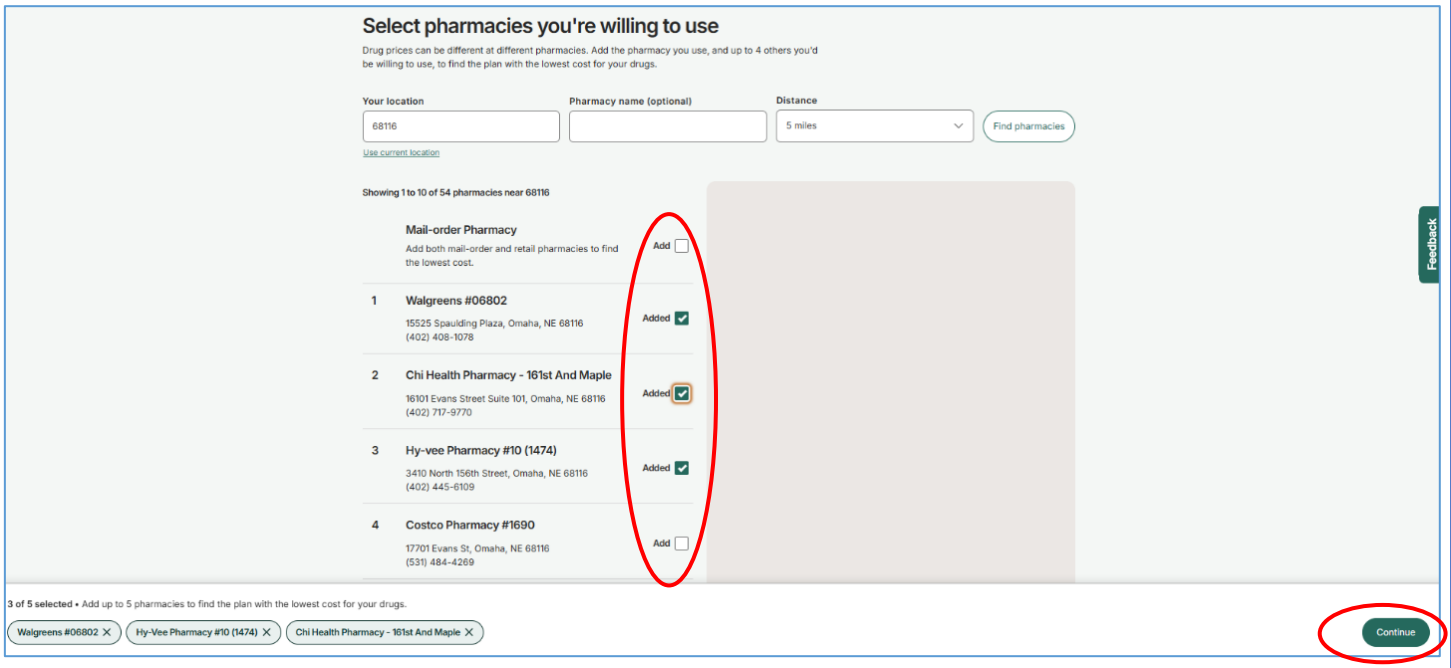
Continue adding medications to your drug list until your list is complete. When finished, select **Continue**.



➢ Step 5: Select Your Preferred Pharmacies

Next, **choose the pharmacies** you would like included in your comparison. Selecting **multiple pharmacies** can help you identify potential cost differences and determine which plans work best with your preferred locations.

Once you've selected your pharmacies, **continue** to view available plans.



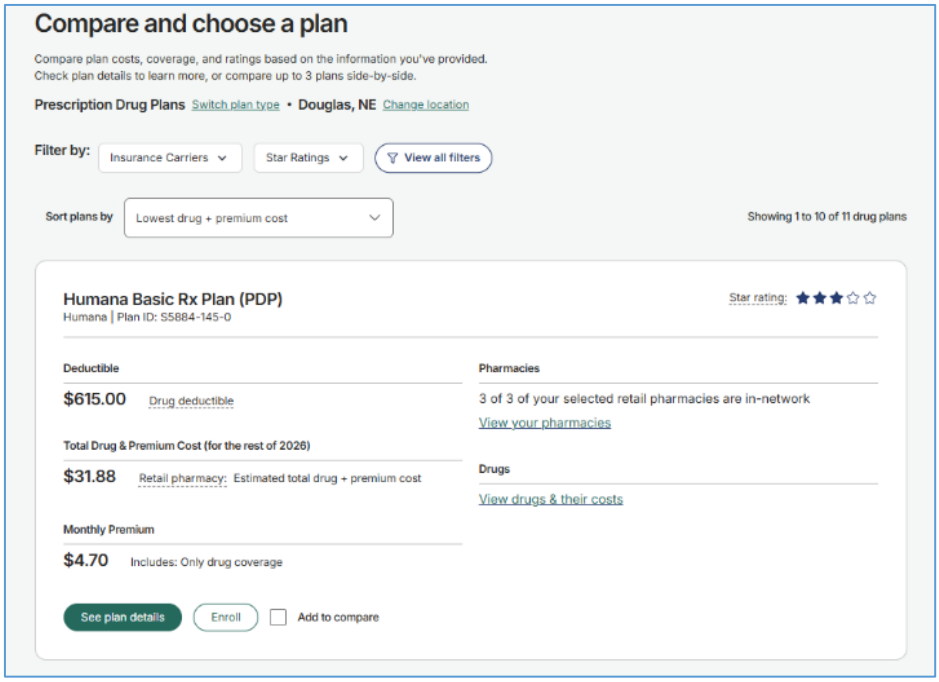
➢ Step 6: Compare and Choose a Plan

Medicare.gov will display available plans based on the information you entered.

Plans are typically sorted by estimated total annual cost, from lowest to highest, which includes:

- **Deductibles**
- **Prescription drug & premium costs**
- **Monthly premiums**

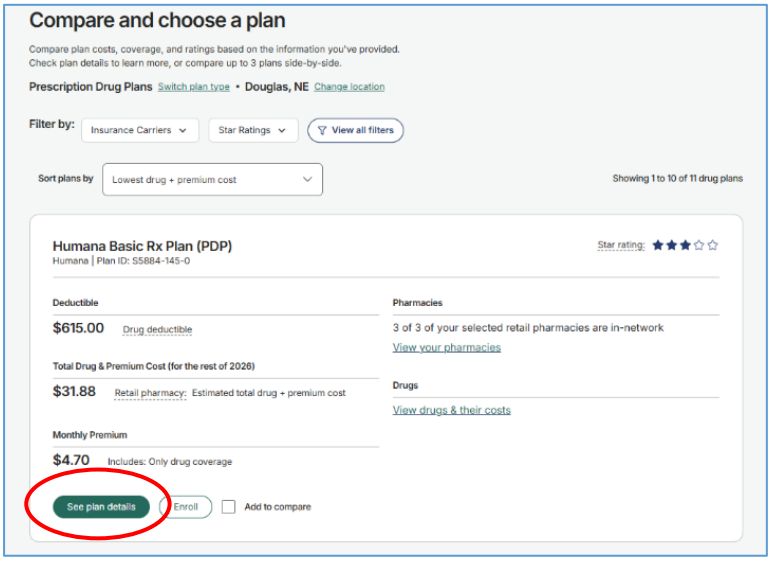
This view helps provide a more complete picture than looking at premiums alone.

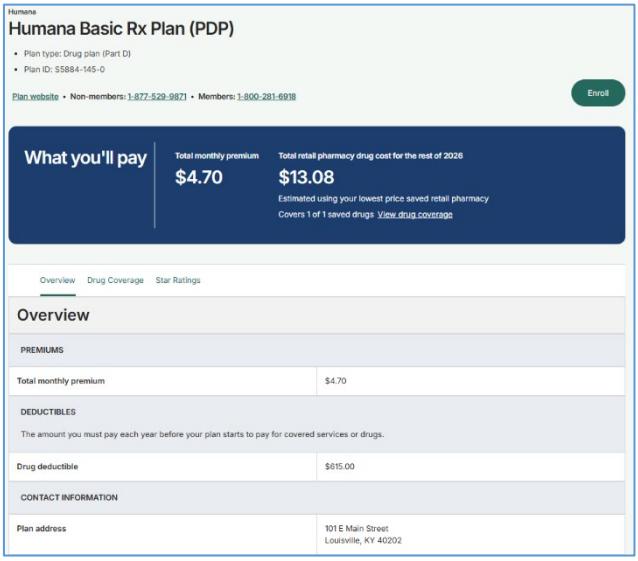


Take time to review the available options before moving forward.

➢ Step 7: Review Plan Details

Select **See Plan Details** to review additional information about a specific plan.

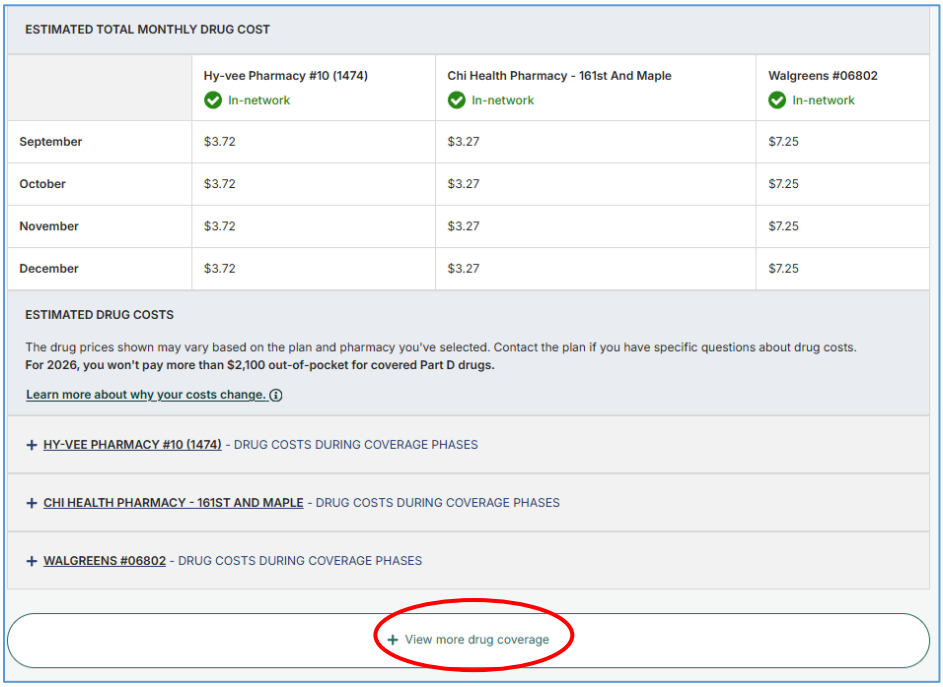




Important items to review include:

- **Monthly premium**
- **Annual deductible**
- **Estimated annual costs**
- **Pharmacy network participation**
- **Drug coverage information**

Scroll down towards the end of the Plan Details page until you see the **"+ View more drug coverage**" button. Click the "+ view more drug coverage" button to expand this section and review detailed information about your medications.

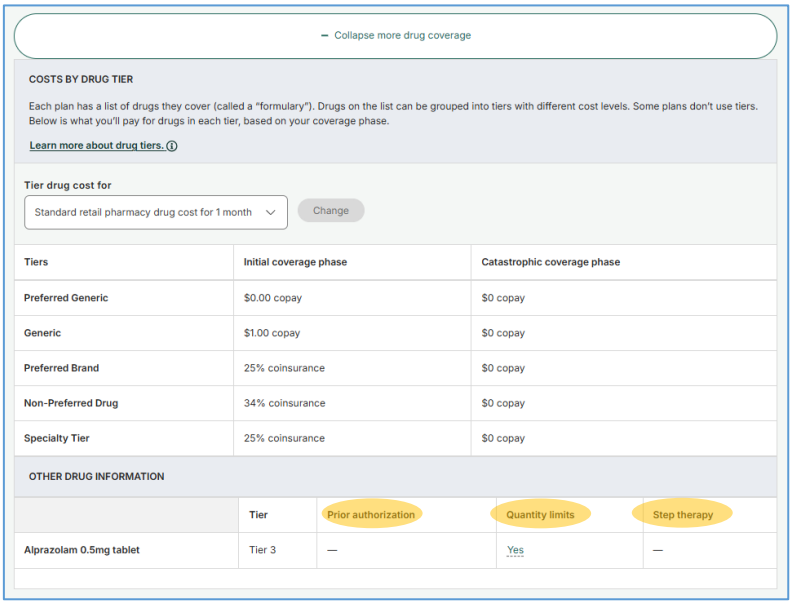


This section provides important information about whether your medications are covered, what tier they are placed on, and whether any coverage restrictions apply.

You should also review any coverage requirements that may apply to your medications.

These may include:

- **Prior authorization requirements**
- **Quantity limits**
- **Step therapy requirements**



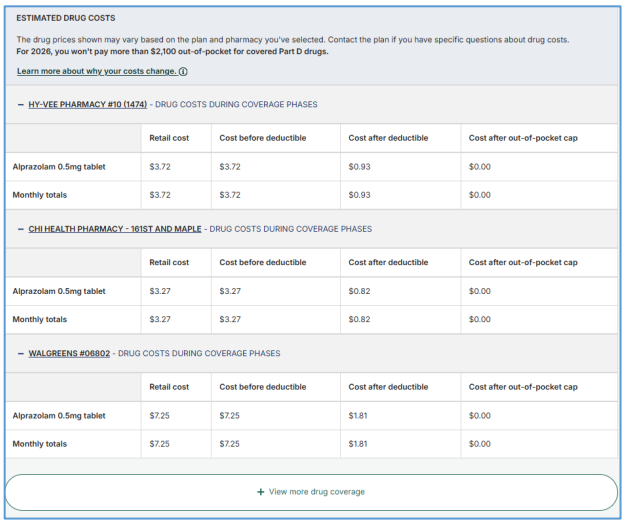
Reviewing these requirements before enrolling can help prevent unexpected coverage issues or delays in obtaining your medications.

➢ Step 8: Review Pharmacy and Drug Costs

Just above the "View more drug coverage" section, you'll find Estimated Drug Costs for the pharmacies you selected. Click the "+" sign next to a pharmacy to view estimated drug costs during the different coverage phases.

You'll see information such as:

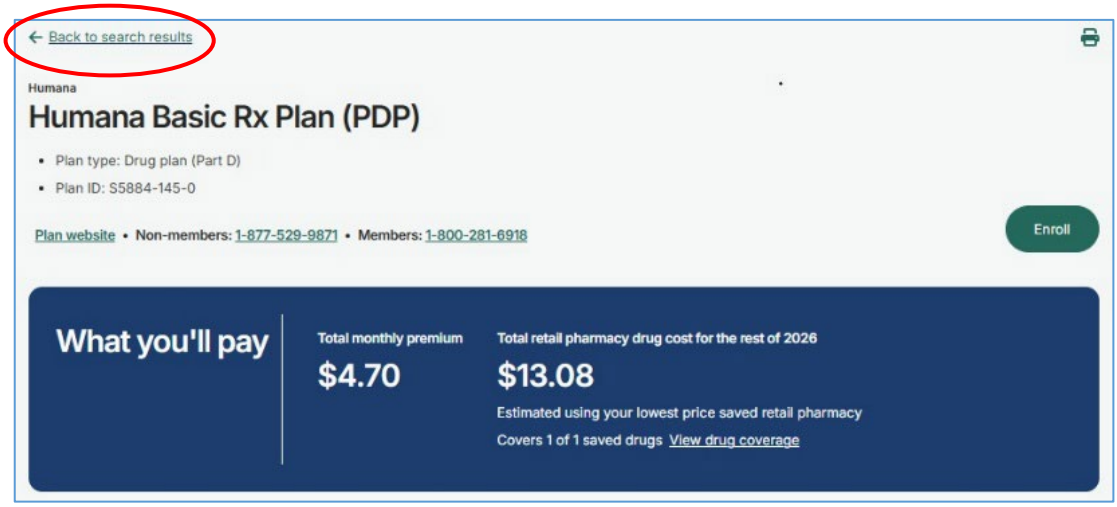
- Deductible
- Total Drug & Premium Cost
- Monthly Premium



You can review each of your selected pharmacies to compare how your estimated drug costs may differ.

Remember that costs can vary between pharmacies, even within the same plan.

When you're finished reviewing the plan details, scroll back to the top of the page and click "**Back to Search Results**" to return to the list of plans.



➢ Step 9: Compare Your Options

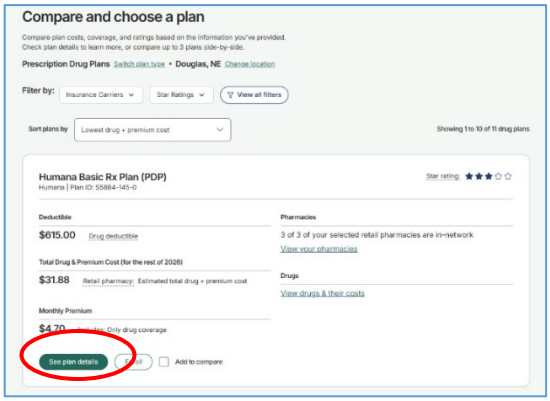
Once you're back on the search results page, you can use Medicare.gov's comparison tool to evaluate multiple plans side-by-side.

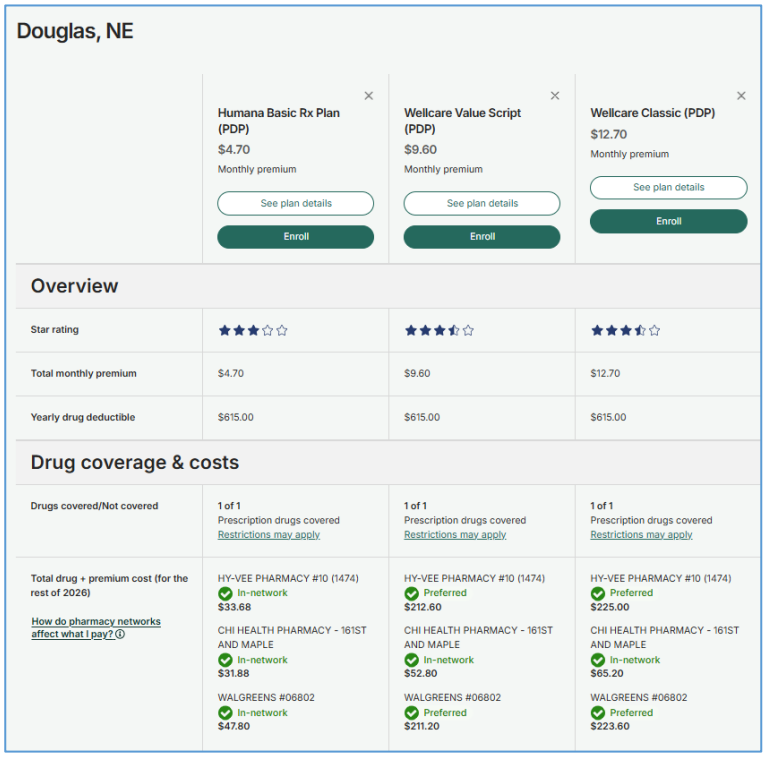
Click **"Add to compare"** for the plans you'd like to review, then click **"Compare."**

When comparing plans, consider the complete picture, including:

- **Premiums**
- **Drug costs**
- **Coverage requirements**
- **Pharmacy networks**
- **Overall estimated annual expenses**

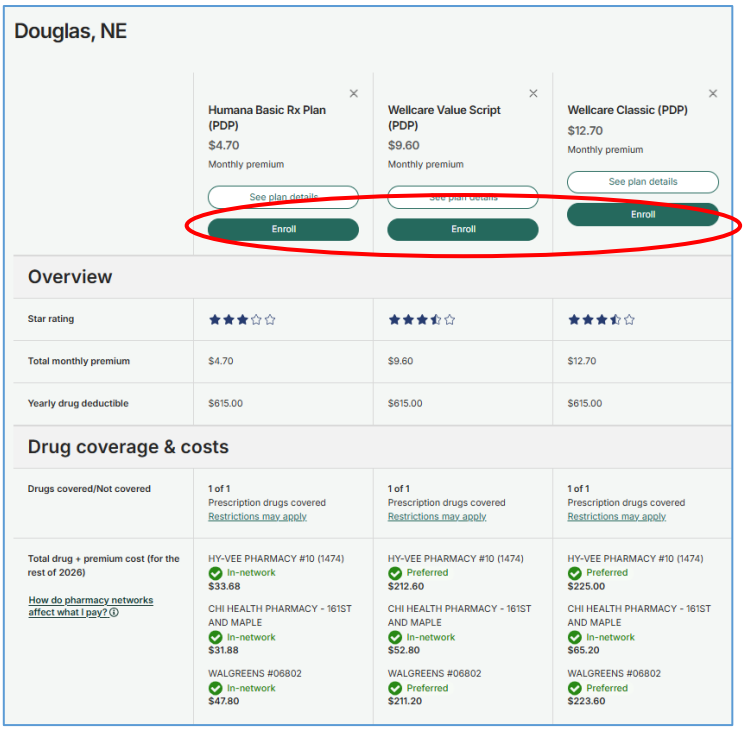
You'll also want to review each plan's Medicare Star Rating, which can help you compare plan quality and performance.

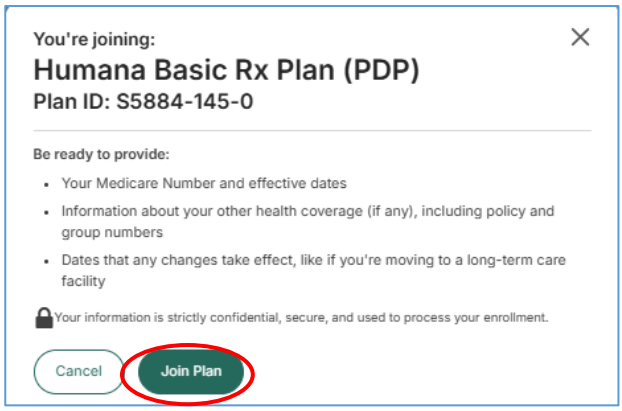




➢ Step 10: Enroll in a Plan

Once you've selected the plan that best meets your needs, choose **Enroll** and click **Join Plan**.





You'll be prompted to enter your Medicare information and complete the enrollment process.

If you are enrolling during the Annual Enrollment Period, from October 15 through December 7, you do not need to select an enrollment option. However, if you are enrolling at another time of year, you may be asked to select the enrollment period that makes you eligible to join the plan.

The application will provide several options, such as:

- I am new to Medicare
- I am losing employer or retiree coverage
- I moved
- Other qualifying enrollment situations

It's important to select the option that accurately reflects your situation. For example, many people leave employer coverage and begin Medicare Part B at the same time. In this situation, the correct enrollment reason is often losing employer or retiree coverage, rather than new to Medicare. **Selecting the wrong enrollment reason can result in processing delays or requests for additional information.**

Remember, if you're enrolling during the Annual Enrollment Period, you do not need to select an enrollment option. If you're enrolling at another time of year, select only one option that best reflects your qualifying situation.

Review all information carefully before submitting your application.

After enrollment is completed, you'll receive confirmation and additional information directly from the plan.

➢ Conclusion

Using Medicare.gov can help you compare your available Medicare Part D prescription drug plan options and enroll online with confidence.

If you find that your current drug plan is still your best value for the next year, you do not have to re-enroll, as your current plan will generally remain in place for the following year.

Remember to carefully review your medications, pharmacy selections, estimated annual costs, and any coverage requirements before making your final decision.

Taking a few extra minutes to review these details can help you select the plan that best fits your healthcare and prescription needs.

Grace Marie Horan

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