

# How to Pick a Medicare Part D Drug Plan



If you have a Medicare Supplement plan, you'll need to search for drug plans each year.

## STEP 1

Go to Medicare.gov. Click on Find Health & Drug Plans, Find Plans Now, continue without logging in, enter your zip code.

## STEP 2

### Answer a few questions

- It will ask: "Do you get help with costs?"
  - Choose "No" or "Yes" depending on if you get Extra Help, Medicaid, etc.
- Then: "How do you get your Medicare coverage?"
  - Pick "Original Medicare" if you're not in a Medicare Advantage plan.

## STEP 3

### Add your medications and dosages

- Type the name of each drug you take.
- Select the exact **dose** (like 10 mg) and **how often** you take it.

Add your pharmacy (like CVS or Walgreens or leave it blank if you want).

## STEP 4

### Review your drug plan options

- The site will show you all the **Part D drug plans** in your area.
- Each plan shows:
  - **Monthly premium** (how much it costs each month)
  - **Deductible** (how much you pay before coverage starts)
  - **Drug prices** at your pharmacy
  - **Star ratings** (1 to 5 stars)

## STEP 5

### What to Look For:

- Low total cost (ignore the monthly premium—check your annual drug costs!)
- Preferred pharmacy pricing (some plans are cheaper at certain stores)
- Covers all your meds (check if all your drugs are covered)

## STEP 6

### Pick your plan and enroll

- Click **“Enroll”** on the plan you like best. Choose the plan that has the lowest annual drug cost. There is no secret sauce here. The cheapest is the best.
- You can sign up **right on the website** in less than 10 minutes.
- **“Print”** a copy of your enrollment.
- If you need to fill a prescription **before you ID cards arrive** but after your plan starts, you can take this proof to your pharmacy.

### Extra Tips:

- Even if you don't take many meds now, it's smart to pick a cheap plan just in case —**you can't wait until you get sick!**
- If you don't enroll into a plan when you are first eligible, you can later get a plan, but you'll face late penalties that last forever.
- Make a note to look for your Annual Notice of Change letter each September. You'll see how your plan will change for the following year. Do nothing and it will roll into the new plan. You'll receive new ID cards prior to January 1st.
- If you don't like the changes you see, you can change plans every year during the **AEP Oct 15–Dec 7**.

### Possible Bad News:

Not every drug plan is required to cover every drug! You may find there are NO plans that cover your most expensive medication. You may have to go directly to the drug manufacturer for assistance, use a drug discount card or pay cash.

