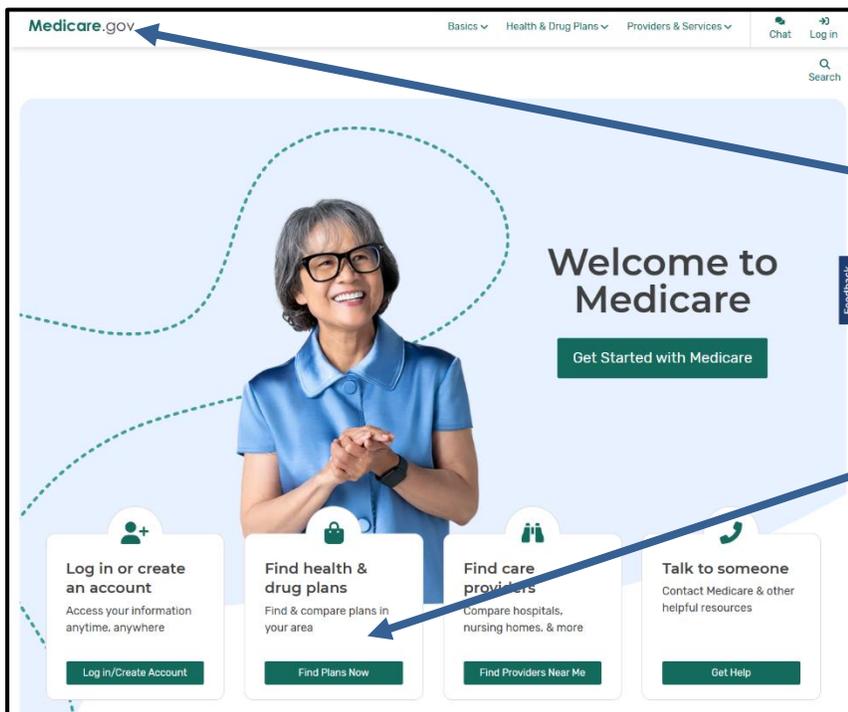


# Medicare's 'Plan Finder' Tool



## Step by step instructions to use Medicare's database to help you select a prescription or Medicare Advantage plan

You need to have your Medicare Number to create an account. That saves your information for future searches. It is OK to continue without an account. But this is easy and just takes a minute. The next page shows you how to set one up.

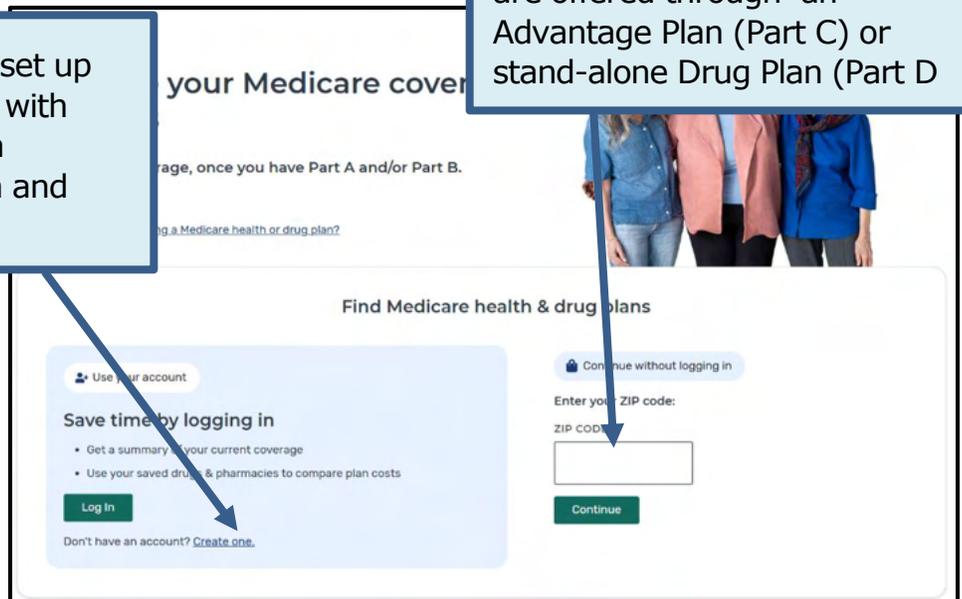


1) From any internet browser, use medicare.**gov** (not COM) to get to Medicare. They often change the picture.

2) An option to find plans is always available. Click on "Find Plans Now".

4) Or enter your Zip Code. Then select what kind of information you want. Drugs are offered through an Advantage Plan (Part C) or stand-alone Drug Plan (Part D)

3) Log in or click here to set up a new electronic account with Medicare. Already have a Medicare account? Log in and skip to page 4.



# Establishing a Medicare Account

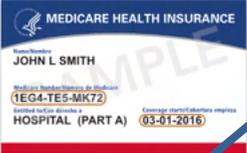
**Create an account**

Step 1 of 3

**Enter your Medicare information**

To get started, you'll need your red, white, and blue Medicare card.  
[I don't have a Medicare card](#)

Enter your Medicare Number and coverage start date



MEDICARE NUMBER

PART A COVERAGE START DATE  
Use the format MM/YYYY

MONTH / YEAR

 / 

Don't have Part A?  
[Get other options](#)

By giving us your personal information, you understand and agree with the Medicare.gov [Privacy Act Statement](#).

1) Enter your 11-character Medicare Number with or without dashes.

**Your account details**

All fields required.

**Create Username**

Your username can be your email address, but can't be your Social Security Number or your password.

**USERNAME**

- Must be 8-30 characters, with at least 4 letters, and no spaces
- Can only use these symbols @ ! . - \_ \$ (but not as the first or last character)
- Can't include your Medicare Number

**Create Password**

Your password can't be your username, Social Security Number, or a password you've used before.

**PASSWORD**

- ✓ Must be 8-16 characters long
- ✓ Must have at least 1 letter, 1 number, and 1 of these symbols: @ ! \$ % ^ \* ( )
- ✓ Can't include your Medicare Number

**CONFIRM PASSWORD**

3) Your e-mail address may be the easiest to remember.

**Create an account**

Step 2 of 3

**Enter your information**

All fields required.

LAST NAME  SUFFIX

DATE OF BIRTH

EMAIL ADDRESS

CONFIRM EMAIL ADDRESS

**Agree to the statement below**

By checking this box, you certify that the information listed is true and complete to the best of your knowledge.

2) Including e-mail will allow Medicare to send you occasional notices of interest and allow for easy reset of your account.

# Establishing a Medicare Account (Continued)

Once you have created your account with an ID and password, Medicare will require you to set up two-factor authentication during your initial login. Below are the steps to guide you through this process.

**Set up 2-step verification**

Get a unique security code each time you log into your account. This makes it harder for someone to get into your account, even if they get your password.  
[Learn more about 2-step verification](#)

Select how you want to get your security codes  
You can add another method or change how you get your codes later.

Text message  
 Email address  
 Phone call

[Continue](#)

1) You must choose one of 3 methods to obtain initial verification. Text to a phone, e-mail or voice call to any phone. You can add two others later in 'account settings'.

2) Here is the screen where you enter a mobile number to get a text message.

**Set up 2-step verification**

[Learn more about 2-step verification](#)

Enter your mobile or cell phone number to get your security code by text

Make sure this number can receive text messages.  
Message and data rates may apply. One message per log in attempt.  
Review our [wireless terms and conditions](#) and [privacy policy](#) for more information.

MOBILE PHONE NUMBER (U.S. NUMBERS ONLY)  
XXX-XXX-XXXX

[Text My Code](#)

3) Here is the screen where you enter an e-mail. It will default to the one you listed in your initial set up. You can make it different here.

**Set up 2-step verification**

[Learn more about 2-step verification](#)

Select the email address to get your security code

Email me at **username@YAHOO.COM**  
 Use a different email address  
Medicare will only use this email address to send you security codes.

[Email My Code](#)

4) If you use e-mail, you will get a note to your inbox with the code which is good for 10 minutes. Be sure to check your junk mail folder if you do not see it.

Subject: Complete your 2-step verification set up for your Medicare.gov account

Medicare Account Security  
Thu, Oct 2 at 9:28 AM

[Visit site](#)

**Medicare.gov**

Raymond,

Enter the following 6-digit security code to complete your 2-step verification set up for your **Medicare.gov** account:

**221599**

The code expires in **10 minutes**. Don't share it with anyone.

Your security is important. If you didn't request this code or

The WEB site is designed for cell phones. If using a Personal Computer, you may want to set your browser zoom to 75%.

Hello, R !

Use this page to review your plans, drugs, and pharmacies. You can make changes or get details about your coverage.

**Your plans**

Your current plan

Explore other Medicare coverage options

Discover health and drug plans or Medigap policies in

[\(Change location\)](#)

**Find Plans Now**

plan details & contract information >

Explore other Medicare coverage? details about your other coverage.

If you want to home in on your medications, click 'Find Plans Now' and select the type of info you want.

If you log in to your account, information on your current coverage will be displayed. Scroll down to review.

**Do you get help with your Medicare health or drug costs?**

If you get help with your Medicare health or drug costs from one of the programs below, it's important for us to know so we can show you accurate cost information when you search for and compare plans.

**Have an account?** Log in so we can give you the most accurate cost information based on any help you get.

Medicaid

If you have both Medicare and Medicaid, you might qualify for a type of plan that helps coordinate your Medicare and Medicaid benefits. These are called "Dual Eligible Special Needs Plans" (D-SNPs). If these plans are available in your area, we'll list them in your search results.

Supplemental Security Income

Medicare Savings Program

Extra Help (with drug costs)

**Not sure?** [Learn more about these programs.](#)

I don't get help from any of these programs

**Continue**

If you do not log in, you will need to answer some questions. Answer "I don't get help .." if you are not sure.

**Tell us your search preferences**

Do you want to see your drug costs when you compare plans?

Yes

**Great!**

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

**Next**

You can proceed without drug costs, but information will be limited.

You can select up to 5 pharmacies including Mail Order. Most Drug Plans provide benefits at nearly all pharmacies. However, each pharmacy may charge more or less than another pharmacy.

Be sure to select Mail Order as it can be the least expensive. You can't specify a specific mail order pharmacy as each insurance plan maintains their own facility.

For chain pharmacies, location does not matter. For Kaiser pricing, choose any outpatient clinic to avoid Hospital pricing.

Medicare.gov

[Back to drug selection](#)

## Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE: 94523

NAME OF PHARMACY (OPTIONAL):

**Find Pharmacy**

Filter by: Distance: 1 mile

Showing 1-5 of 5 pharmacies near 94523

**Mail-order Pharmacy**  
Add both mail-order and retail pharmacies to find the lowest cost.  Add Pharmacy

1. **Diablo Valley Oncology**

Walgreens #5864 × Rite Aid Pharmacy 05915 × Safeway Pharmacy #0972 × Safeway Pharmacy #2941 × Mail Order Pharmacy × Done

Click here to expand the circle of pharmacies to choose from or change location to a different zip code. Or you can even put in your home address or search by a pharmacy name.

Be sure to select up to 5 pharmacies by checking a box. A list will show across the bottom. This does not mean you must use that pharmacy – it just gives you price comparisons.

Click 'Done' to continue.

Your current plan (if you have one) is automatically at the top and added to the compare if it is available next year. Default sort is by "Lowest Drug + Premium Cost" for the entire calendar year (total cost to you). If you do this after December 7<sup>th</sup>, the yearly cost is the remainder of the plan year. A search done in July would be for 5 months starting August 1<sup>st</sup>.

There is a lot of white space – so be sure to scroll down to see additional plans. All will be listed.

The screenshot shows the Medicare.gov interface for searching Health & Drug Plans. At the top, there are navigation links for Basics, Health & Drug Plans, and Providers & Services. A search bar is present with filters for Insurance Carrier and Star Ratings. A callout box points to the Star Ratings filter, stating: "You can 'filter' by name or star rating. Click here to learn more about ratings." Below the search filters, the current plan is listed as "Humana Walmart Value Rx Plan (PDP)". A callout box points to the "Plan Details" button for this plan, stating: "Click here on up to 3 of the lower total cost plans for a comparison and more detailed information on pharmacies you selected." A large blue arrow labeled "Scroll Down" points downwards, indicating that more plans are available below. Below the current plan, another plan is listed: "Cigna Secure-Extra Rx (PDP)". A callout box points to the "Add to compare" checkbox for this plan, stating: "And finally, click at the bottom when you have chosen up to 3 Plans to compare." At the bottom of the page, a comparison bar shows three plans selected for comparison: "Humana Walmart Value Rx Plan (PDP)", "Cigna Secure-Essential Rx (PDP)", and "Cigna Secure Rx (PDP)". A "Compare" button is visible at the end of the bar.

This comparison summary will give you a feel for potential savings among low-cost plans. Any pharmacy you have chosen will be noted with a **red X** if it is out of network.

**Medicare.gov** Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Ruth Messages Chat Log out

< Back to Plan Results Print

**Contra Costa, CA**

	Humana Walmart Value Rx Plan (PDP) <span>×</span> \$17.20 Monthly premium <a href="#">Plan Details</a> <b>Your current plan</b>	Cigna Secure-Essential Rx (PDP) <span>×</span> \$24.00 Monthly premium <a href="#">Enroll</a> <a href="#">Plan Details</a>	WellCare Wellness Rx (PDP) <span>×</span> \$15.20 Monthly premium <a href="#">Enroll</a> <a href="#">Plan Details</a>
<b>Overview</b>			
Star rating	★★★★☆	★★★★	
Total	\$17.20	\$24.00	
Yearly drug deductible	\$445.00	\$445.00	
<b>Drug coverage &amp; costs</b>			
Drugs covered/Not covered	<b>5 of 5</b> Prescription drugs covered <a href="#">Restrictions may apply</a>	<b>5 of 5</b> Prescription drugs covered <a href="#">Restrictions may apply</a>	<b>5 of 5</b> Prescription drugs covered <a href="#">Restrictions may apply</a>
Estimated total drug + premium cost	SAFEWAY PHARMACY #1541 ✓ Standard in-network <b>\$729.96</b>  WALGREENS #5864 ✓ Standard in-network <b>\$818.40</b>  PAIN MEDICINE CONSULTANTS ✗ Out-of-network <b>\$13,990.56</b>  RITE CARE PHARMACY ✓ Standard in-network <b>\$729.96</b>  Mail order pharmacy ✓ Preferred in-network <b>\$386.40</b>	SAFEWAY PHARMACY #1541 ✓ Preferred in-network <b>\$835.80</b>  WALGREENS #5864 ✓ Preferred in-network <b>\$798.96</b>  PAIN MEDICINE CONSULTANTS ✗ Out-of-network <b>\$14,250.96</b>  RITE CARE PHARMACY ✓ Standard in-network <b>\$817.80</b>  Mail order pharmacy ✓ Preferred in-network <b>\$576.00</b>	SAFEWAY PHARMACY #1541 ✓ Preferred in-network <b>\$1,732.30</b>  WALGREENS #5864 ✓ Standard in-network <b>\$1,812.36</b>  PAIN MEDICINE CONSULTANTS ✗ Out-of-network <b>\$14,067.36</b>  RITE CARE PHARMACY ✗ Out-of-network <b>\$14,067.36</b>  Mail order pharmacy ✓ Preferred in-network <b>\$1,627.52</b>

The comparison will include the premium and drug costs for the year. It will also show if all your prescriptions are covered by the plan. Some drug plans have Preferred Pharmacies with significantly lower costs. The Network pharmacies will be indicated for each plan with a green checkbox.

In the Details for each Plan there is a lot of information.

**Medicare.gov** Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Ruth Messages Chat Log out

Go back to plan comparison

CIGNA  
**Cigna Secure-Essential Rx (PDP)** Print

Plan type: Drug plan (Part D)  
Plan ID: S5617-311-0

Plan website [Enroll](#)

**Enrolling is very easy and reliable from this Medicare site.**

What you pay	premium	costs	total drug costs	Mail order pharmacy: 2021 estimated total drug costs
	<b>\$24.00</b>	<b>\$19.80</b> Covers 5 of 5 drugs		<b>\$8.10</b> Covers 5 of 5 drugs

Overview Drug Coverage Star Ratings

**Drug Coverage**  
[See if there's help to lower costs for drugs you take.](#)

**Scroll Down**

**Scroll through the details pages of plans that seem to be the best value. By clicking on sections noted with a "+", you can see the cost per month and cost in various coverage phases. In particular, the section titled "View more drug coverage" will show you Quantity Limits and Prior Authorization requirements. Ask HICAP for help if you need this detailed information and we can assist you in your search efforts**

**Change Pharmacies**

	network pharmacy	network pharmacy	✗ Out-of-network pharmacy	network pharmacy	Mail Order Pharmacy Preferred
Atorvastatin 40mg tablet	\$15.00				\$3.00
Celecoxib 100mg capsule	\$42.00				\$9.50
Clopidogrel 75mg tablet	\$8.79				\$7.79
Duloxetine 30mg capsule, extended release	\$23.10	\$23.10	\$692.52	\$19.50	\$10.40
Pioglitazone 45mg tablet	\$16.35	\$16.35			
<b>Total yearly drug cost</b>	<b>\$105.24</b>	<b>\$105.24</b>			

**Scroll Down**

**This listing shows the 'Preferred', 'Standard' and 'Out of Network' Pharmacies.**

**Changing selected pharmacies is easy and will also allow you to find 'Preferred' pharmacies in your area.**

Medicare.gov

You're viewing 2026 plans. [Show me 2025 plans.](#)

[Your Plan Summary](#)

## Choose a plan to join

### Prescription Drug Plans [Switch plan type](#)

Plans in: Contra Costa, CA [Change location](#)

Filter by: Insurance Carriers [View all filters](#)

[Your next plan](#) ^

**Switch Plan Type** [X]

Select the type of plan you want:

Medicare Advantage Plan (Part C) (6)  
A Medicare-approved plan from a private company that offers an alternative to Original Medicare (Part A & Part B) for your health and drug coverage. Most plans include prescription drug coverage.

Medicare drug plan (Part D) (12)  
A Medicare-approved plan that helps cover your prescription drug costs.

[Find Plans](#)

You may switch to reviewing both medications and benefits for Medicare Advantage Plans by clicking on 'Switch Plan Type' and then select 'Medicare Advantage'.

### Benefits & Costs

**DOCTOR SERVICES**  
[View Provider Network Directory](#)

Primary doctor visit	In-network: \$0 copay	
Specialist visit	In-network: \$0-\$50 copay	<a href="#">Limits apply</a> v
	In-network: \$0 copay	<a href="#">Limits apply</a> v

In Plan details, clicking on ProviderNetwork Directory will take you to the provider's pages where you can access the plan's provider listing or look up. There is also a Medicare managed database which allows you to screen for providers within PlanFinder. Take a screen shot to ensure you can prove your provider was in-network.

## Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: 925-655-1393, (800) 510-2020 or (800) 434-0222

Visit: [www.cchicap.org](http://www.cchicap.org) then 'Contact Us' Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



Navigating Medicare



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