



The Brokerage Resource  
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[Medicare.gov](https://www.Medicare.gov)

# PART D PLAN FINDER

A Guide to Choosing Prescription Drug Plans  
with Your Clients on [Medicare.gov](https://www.Medicare.gov)

[TBRINS.COM](https://www.TBRINS.COM)

800.928.4998



## MEDICARE.GOV

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Those initially turning 65 have ONE chance to sign up for a Part D Prescription Drug Plan (PDP). Even if you are **not** AHIP certified, you may still help your clients enroll.

Ensuring they enroll in the best plan is important, because they could be stuck with that plan until the next Annual Enrollment Period.

It is not advisable to just direct a client to **Medicare.gov** to let them figure out their plan on their own.

Walking your clients through the process of selecting their drug plan is a benefit that will set you apart.

# Welcome to Medicare

Get Started with Medicare

- Log in or create an account**  
Access your information anytime, anywhere  
Log in/Create Account
- Find health & drug plans**  
Find & compare plans in your area  
Find Plans Now
- Find care providers**  
Compare hospitals, nursing homes, & more  
Find Providers Near Me
- Talk to someone**  
Contact Medicare & other helpful resources  
Get Help



If your client has a **Medicare.gov** account, have them login. It's advisable to have your clients register with Medicare so they have an actual account and can review their existing coverage.

Select Continue without logging in if your client has NOT registered with **Medicare.gov**.

### Create an account

Your secure Medicare account lets you access your information anytime.

- ✓ Get a summary of your current coverage
- ✓ Add your drugs & pharmacies
- ✓ Use your saved drugs & pharmacies to compare plan costs

Create Account


# Explore your Medicare coverage options

Get more coverage, once you have Part A and/or Part B.



 [First time joining a Medicare health or drug plan?](#)

### Find Medicare health & drug plans


 Use your account

**Save time by logging in**

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs


**Log In**

Don't have an account? [Create one.](#)

 Continue without logging in

Enter your ZIP code:

ZIP CODE

27502 

Select your county


Chatham, NC  Wake, NC

**Continue**

[Looking for PACE plans?](#)

Enter your client's zip code and county (if asked) then click **Continue**. Select **Medicare drug plan (Part D)** and click **Find Plans**.

### Find Medicare health & drug plans

 Use your account

**Save time by logging in**

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

**Log In**

Don't have an account? [Create one.](#)

Next, select the type of plan you want:

- Medicare Advantage Plan (Part C)
- Medicare drug plan (Part D)
- Medigap policy

[Which type of plan should I choose? ⓘ](#)

**Find Plans** [Go Back](#)

[Looking for PACE plans?](#)

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Chat ↗ Log in ↗

### Help with your costs

Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure
- I don't get help from any of these programs

Programs are available for people with limited income and resources to help pay Medicare costs. [Learn if you qualify for available programs.](#)

Feedback

**Next**

If your client gets assistance with their coverage costs, select the appropriate program. Click **Next**.

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Chat ↗ Log in ↗

### Tell us your search preferences

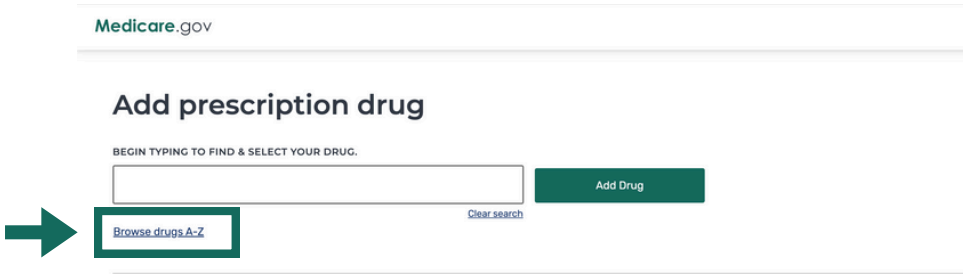
Do you want to see your drug costs when you compare plans?

- Yes
- No

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

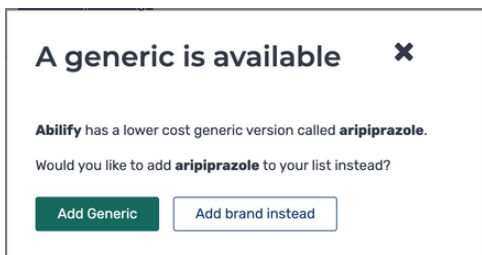
**Next**

Enter preferences to see drug costs when comparing plans. Click **Next**.



Enter your client’s first medication. You can also browse the drug list which opens a side panel.

A popup window may display asking if your client wants a generic version of the medication. Select which version your client wants and click **Add Drug**.



## Tell us about this drug

### Levothyroxine sodium

DOSAGE

QUANTITY

FREQUENCY

Add to My Drug List

Cancel

Feedback

Enter the dosage, quantity and frequency and click **Add to My Drug List**.

Repeat the process for any additional medications your client takes by clicking **Add Another Drug**.

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Chat Log in

### Confirm your drug list Print

[Add Another Drug](#)

Drug Name	Quantity	Frequency	Actions
<b>Acebutolol 200mg capsule</b> <small>generic</small>	60	Every month	<a href="#">Remove drug</a> <a href="#">Edit drug</a>
<b>Lipitor 10mg tablet</b>	30	Every month	<a href="#">Remove drug</a> <a href="#">Edit drug</a>

[Add Another Drug](#)

[Done Adding Drugs](#)

[Feedback](#)

Confirm your client's drug list by clicking **Done Adding Drugs**.

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Chat Log in

[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

NAME OF PHARMACY (OPTIONAL)

[Find Pharmacies](#)

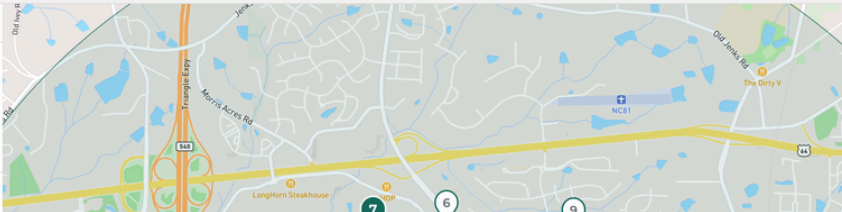
Filter by: [Distance: 5 miles](#)

Showing 1-10 of 33 pharmacies near 27502

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

1. **Walmart Pharmacy 10-3889**

CVS Pharmacy #17050  Walgreens #7365  Harris Teeter Pharmacy #0058  [Done](#)



[Feedback](#)

The next step is to select your client's preferred pharmacies. Click **Done** when finished.



Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 20 available drug plans](#)

[Back to drugs & pharmacies](#) Print

MY LOCATION: Wake, NC [Change location](#) PLAN TYPE: Select a Plan Type

Filter by: Plan Benefits Insurance Carrier Drug Coverage Star Ratings Special Needs Plans [View all filters](#)

Showing 10 of 48 Medicare Advantage Plans SORT PLANS BY

- Lowest yearly drug deductible
- Lowest health plan deductible
- Lowest drug + premium cost**
- Lowest monthly premium

**Aetna Medicare Essential Plan (PPO)**  
Aetna Medicare | Plan ID: H5521-168-0  
Star rating: ★★★★★ ☆

**MONTHLY PREMIUM**  
**\$0.00** Includes: Health & drug coverage  
Doesn't include: \$174.70 Standard Part B premium

**TOTAL DRUG & PREMIUM COST (for the rest of 2024)**  
**\$2,798.58** Retail pharmacy: Estimated total drug + premium cost  
Doesn't include: Health costs

**OTHER COSTS**

**PLAN BENEFITS**

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits](#)

**COPAYS/COINSURANCE**

You can filter plans by benefits, carrier, coverage, star ratings and more. You can also sort plans by lowest deductible or premium.

Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 20 available drug plans](#)

[Back to drugs & pharmacies](#) Print

MY LOCATION: Wake, NC [Change location](#) PLAN TYPE: Select a Plan Type

Filter by: Plan Benefits Insurance Carrier Drug Coverage **Star Ratings** Special Needs Plans [View all filters](#)

Showing 2 of 2 Medicare Advantage Plans SORT PLANS BY: Lowest monthly premium

**Humana Gold Plus H1036-291 (HMO-POS)**  
Humana | Plan ID: H1036-291-0  
Star rating: ★★★★★ This plan got Medicare's highest rating (5 stars)

**MONTHLY PREMIUM**  
**\$0.00** Includes: Health & drug coverage  
Doesn't include: \$174.70 Standard Part B premium

**TOTAL DRUG & PREMIUM COST (for the rest of 2024)**  
**\$2,801.58** Retail pharmacy: Estimated total drug + premium cost  
Doesn't include: Health costs

**PLAN BENEFITS**

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✓ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits](#)

Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 20 available drug plans](#)

Back to drugs & pharmacies Print

MY LOCATION: Wake, NC [Change location](#) PLAN TYPE: Select a Plan Type

Filter by: Plan Benefits Insurance Carrier Drug Coverage Star Ratings Special Needs Plans [View all filters](#)

Showing 10 of 40 Medicare Advantage Plans SORT PLANS BY: Lowest drug + premium cost

**Aetna Medicare Essential Plan (PPO)**  
 Aetna Medicare | Plan ID: H5521-168-0  
 Star rating: ★★★★★

**MONTHLY PREMIUM**  
**\$0.00** Includes: Health & drug coverage  
 Doesn't include: \$174.70 Standard Part B premium

**TOTAL DRUG & PREMIUM COST (for the rest of 2024)**

**PLAN BENEFITS**  
 ✓ Vision  
 ✓ Dental  
 ✓ Hearing  
 ✗ Transportation  
 ✓ Fitness benefits  
 ✓ Hospital & emergency

3 Plans to compare: Humana Gold Plus H1036-233 (HMO-POS) Cigna Preferred Medicare (HMO) Aetna Medicare Essential Plan (PPO) Compare

You can compare up to 3 drug plans. Click the **Add to Compare** checkbox next to the plan. When done selecting plans to compare, click the **Compare** button.

Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

Back to Plan Results Print

Wake, NC

Humana Gold Plus H1036-233 (HMO-POS) Cigna Preferred Medicare (HMO) Aetna Medicare Essential Plan (PPO)

Overview			
Star rating	★ This plan got Medicare's highest rating (5 stars)	★★★★★	★★★★☆
Health deductible	\$0	\$0	\$0
Drug plan deductible	\$0.00	\$0.00	\$150.00
Maximum you pay for health services	\$5,400 In-network	\$3,900 In-network	\$7,800 In and Out-of-network \$6,800 In-network
Health premium	\$0.00	\$0.00	\$0.00

When you click on **Plan Details** it gives a breakdown and details of the plan.



	Harris Teeter Pharmacy #0058 Out-of-network	Walgreens #7365 Preferred	CVS Pharmacy #17050 In-network
<b>YEARLY DRUG COSTS BY PHARMACY</b>			
Drug costs shown vary based on the plan and pharmacy that you use. Contact the plan if you have specific questions about drug costs. <a href="#">Can my drug costs change by pharmacy?</a>			
Acebutolol 200mg capsule	\$515.94	\$24.00	\$120.00
Lipitor 10mg tablet <span style="background-color: yellow;">Not Covered</span>	\$2,798.58	\$2,802.54	\$2,800.68
<b>Total yearly drug cost</b>	<b>\$3,314.52</b>	<b>\$2,826.54</b>	<b>\$2,920.68</b>
<b>ESTIMATED TOTAL DRUG + PREMIUM COST</b>			
Total drug + premium cost (for the rest of 2024)			
	\$3,314.52	\$2,826.54	\$2,920.68
When you'll enter the coverage gap			
	You won't enter the coverage gap in 2024	You won't enter the coverage gap in 2024	You won't enter the coverage gap in 2024
<b>ESTIMATED TOTAL MONTHLY DRUG COST</b>			
July			
	\$552.42	\$471.09	\$486.78
August			
	\$552.42	\$471.09	\$486.78

You can enroll your client in a plan by clicking on the **Enroll** button. Click the **Join Plan** button to begin the enrollment process. You must have your client's Medicare number to enroll them in a plan. Follow the prompts for completing the enrollment process.

The screenshot shows the Medicare.gov website interface. At the top, there are navigation tabs: Basics, Health & Drug Plans, and Providers & Services. Below this is a table comparing three Medicare Advantage plans: Humana Cigna Preferred Medicare (HMO), Aetna Medicare Essential Plan (PPO), and another Humana Cigna Preferred Medicare (HMO). The table lists details such as Health deductible, Drug plan deductible, Maximum you pay for health services, and Health premium. A modal window is overlaid on the table, titled "You're joining: Cigna Preferred Medicare (HMO) Plan ID: H9725-009-4". The modal lists requirements: "Be ready to provide:" followed by a list of items: Medicare Number and effective dates, information about other health coverage, and dates of changes. At the bottom of the modal are "Cancel" and "Join Plan" buttons.

Questions? Reach out to Cassandra Bennett or Derick Monaco.