

# 4 easy steps to compare and enroll in a Medicare Part D drug plan

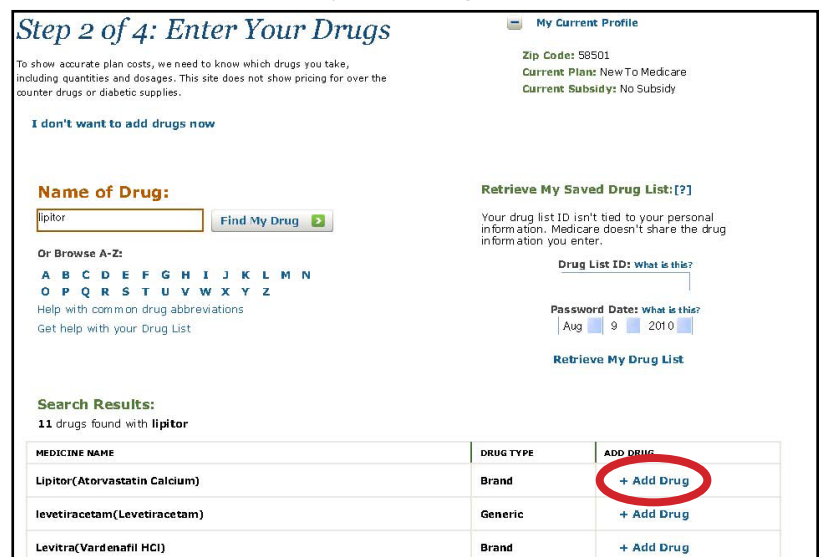
## 1. Begin computerized comparison

- Go to [www.Medicare.gov](http://www.Medicare.gov)
- Click on “Health & Drug Plans” (top left area of the page) (*see image below*)
- Click “Compare Drug & Health Plans” (blue underlined words) (*see image below*)
- Enter your ZIP code, click on “Find plans” (*bottom of screen*).
- Answer questions; please be accurate as some of these answers relate to low income help and can significantly impact your results; click “Continue to plan results” (bottom of page)



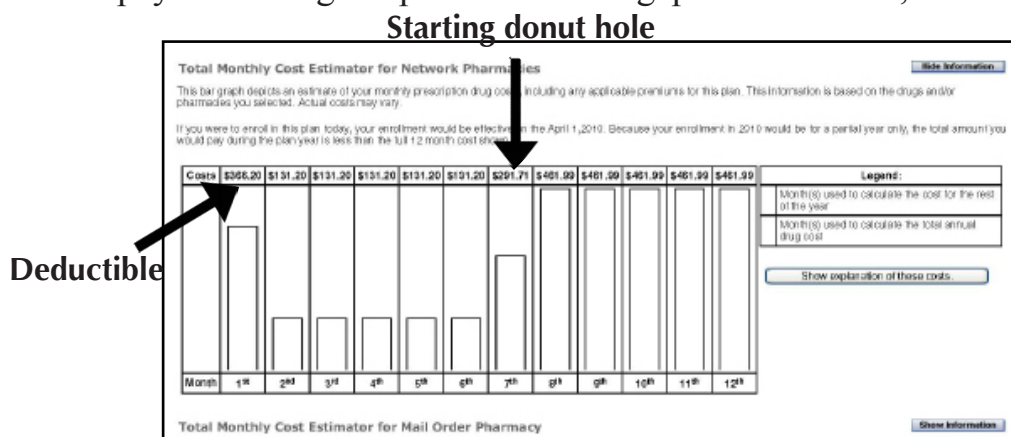
## 2. Enter medications

- Enter each medication per the following directions or if you have a yellow drug retrieval card from the N.D. Insurance Department, simply enter the ID and password date where indicated and click on “Retrieve My Drug List”
- Enter medication name in box provided and press enter on your keyboard
- Find the correct medication and click “Add drug” (*see image below*). When prompted, select current dosage, quantity and frequency. Click “Add drug and dosage” button.
- Place cursor back in “Name of Drug” box and enter next medication. Continue this process until all your prescription medications are listed; click “My drug list is complete”
- Make note of the box titled “Retrieve my saved drug list.” This contains a drug list ID, password date and ZIP code. Save for future reference.
- Select your preferred pharmacy by clicking on “Add pharmacy” directly under the correct pharmacy name. Click “Continue to plan results”
- Preferred pharmacy not listed? Select more miles in radius by clicking the “v” in the line that says “We found \_\_ pharmacies within “v” miles of (your ZIP code) (*top of page*)
- Select preferred pharmacy, click “Continue to plan results”



### 3. Compare and select a “best fit” plan

- On the “refine your plan results” screen, place your cursor in the box before the phrase “Prescription Drug Plans (with Original Medicare) and click to place a checkmark in that box. Continue to Plan Results.
- Review the information on the Your Plan Results page:
- Note that there will be two sections, one “Your Current Plans” (Original Medicare), which shows costs associated with your Original Medicare and below that a section entitled, “Prescription Drug Plans”; these plans are arranged in order beginning with the least expensive plan first (according to estimated annual drug costs) and they get progressively more expensive.
- Click on the name of the plan you wish to look at in more detail. You will look at the Drug Costs & Coverage to get an overview of the plan. Should you wish to look at another plan, click on the gray bar above that says “Return to previous page.”
- Review the “Fixed Costs” section that shows you the monthly premium you will pay as well as any deductible that might be required.
- Review the Estimated Annual Drug Costs section and note the estimated costs at your preferred pharmacy as well as estimated costs if using a mail order pharmacy if this plan offers one.
- Review the What You Pay Per Pharmacy Order section that shows the full cost of each drug; what you pay before your deductible (if any) is met; what you will pay during the initial coverage period (time before the donut hole); what you will pay if you go into the gap or donut hole; and what you would pay if entering the period after the gap or donut hole, referred to as catastrophic coverage.
- Review the Estimated Monthly Drug Costs calendar graph that shows what you will most likely be paying on a monthly basis (includes your premium as well as costs of all medications) and shows you if/when you will enter the coverage gap or donut hole. Beginning in 2011, while in the donut hole you will no longer be paying full cost (brand name medications discount is 50% and generic medications discount is 7%).
- Review the Drug Coverage Information section to determine if all of your medications are in the plan’s formulary (if not you may want to look at another plan because you could be paying 100% for those that are not). You will also be able to check if any of your medications require Prior Authorization or if there are Quantity Limits or Step Therapy requirements. If so, call the plan to check on specific limits.
- Print those plans you wish to compare. To do this, click on the Print Plan Report tab under the Drug Coverage Information section.
- Repeat the review process for all plans you wish to compare thoroughly.



- Select the plan that best combines several factors:
  - Plan approval for Low Income Subsidy or Extra Help if applicable
  - Plan that includes all or most of your medications on their formulary
  - Plan with the fewest limitations such as step therapy or prior authorization
  - Plan with good cost structure based on current medications

#### **4. ENROLL—three options**

- Click the “Enroll” button from the “Your Plan Details” page (*right side of screen*) and enter your personal information as the screens pop up
  - Keep the confirmation number given to you upon completion of a successful enrollment
- Call 1-800-Medicare (1-800-633-4227) anytime
  - Medicare will assist you with enrollment
- Call the plan you selected directly
  - The toll-free number is located on the “Plan Drug Details” page of the comparison. Call the phone number listed for “Non-members.”