



How to Compare Medicare Prescription Drug Plans



Before you start looking at plans use chart on the back of this page to:

- Make a list of the medicines you take and how much you currently pay for them. You may want to ask your doctor for help.
- Make note of pharmacies you use regularly.

You must choose a Medicare prescription drug plan (Part D coverage) that works with your Medicare health plan. If you prefer to have:

- **Original Medicare:** Choose a stand-alone prescription drug plan (PDP).
- **a Medicare private health plan** (such as an HMO or PPO): Choose a health plan that includes Medicare prescription drug coverage as part of its benefits package (you generally cannot have a PDP if you are in a Medicare private health plan*).

Get the facts before you enroll in a plan! Here are some questions to ask.

Coordinating with your other benefits:

- Will the Medicare drug plan work with my current drug coverage?
- Could I lose my retiree or employer health coverage if I join a Medicare drug plan?

Covered drugs:

- Does the plan cover all the medications I am taking?
- Does the plan cover the most *important* medications I take? (Ask your doctor.)
- If the plan does not cover a medication I take, does it cover one that will work for me? (Ask your doctor.)
- Does the plan require that you get special permission before it will cover a medication you need (such as prior authorization or step therapy)?

Cost:

- How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need? (Certain drugs may have high coinsurance.)
- If a drug I take has a very high coinsurance, is there a drug I can take that will cost me less, such as a generic? (Ask your doctor.)
- How much will I pay in monthly premiums and annual deductible?
- Does the plan have a “coverage gap” during which I must pay my full drug costs?

Pharmacy network:

- Can I fill my prescriptions at the pharmacies I use regularly?
- Can I fill my prescriptions when I travel?
- What happens if I go to pharmacies that are not in the network?
- Can I get prescriptions by mail order?

Comparing plans:

- To compare plans, go to www.medicare.gov or call 800-MEDICARE. Double check all information with the plans directly.
- It is best to enroll through 800-MEDICARE.

*If your private health plan is an MSA, PFFS without drug coverage, or Cost Plan, you can join a PDP.



Tracking Your Prescription Drugs and Costs

Pharmacy You Use: _____

Drugs You Take	How Much You Pay Now
Drug Name: Dose: No. of pills/month:	
Drug Name: Dose: No. of pills/month:	
Drug Name: Dose: No. of pills/month:	
Drug Name: Dose: No. of pills/month:	
Drug Name: Dose: No. of pills/month:	
Drug Name: Dose: No. of pills/month:	
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