Instructions for shopping Part D Drug Plans

1. **Go to the Plan Finder on Medicare.gov**

   Open https://www.medicare.gov and choose Find health & drug plans (or go directly to the Plan Finder). You'll start by entering your ZIP code.

2. **You may choose to log in (recommended) or run a quick check**
   - Log in / Create account to use your saved drugs & pharmacies for the most accurate cost estimates and to save your work.
   - Or select Continue without logging in if you prefer a quick check. With this option, your work will not be saved.

3. **Choose the type of plans to see**
   Select Drug plan (Part D)

4. **Add your drugs (this drives the math)**
   For each medication, input name, dosage, quantity, and frequency; repeat for all drugs. When finished, continue. (You can also add "recently filled" drugs when logged in.)

5. **Pick your pharmacies**
   Select your preferred local pharmacies (you can choose multiple) and consider adding a mail-order option. Plans often have preferred in-network pharmacies with lower prices.

6. **Review your results & refine**
   Use the filters and Sort controls (e.g., "Lowest drug + premium cost") to focus your list. You can mark up to 3 plans to Compare and see them side-by-side.

7. **Open a plan's Details page and check:**
    - Formulary: Are all your drugs covered?
    - Restrictions: Look for Prior Authorization (PA), Step Therapy (ST), and Quantity Limits (QL) on any of your drugs.
    - Pharmacy pricing: Costs at your preferred vs standard pharmacies and via mail-order.
    - Costs: Deductible, copays/coinsurance, and the estimated monthly & yearly total (premium + drug costs).
    - Star Rating: Overall quality rating (1–5 stars).
8. **Enroll**
   When you've chosen a plan, click Enroll right from the Plan Finder, or call 1-800-MEDICARE or the plan itself. Changes made during Open Enrollment (October 15–December 7) take effect January 1.
9. **Save proof**
   Print or save your comparison and the enrollment confirmation page for your records. (If you created an account, your drug list and pharmacies are saved for next time.)

Quick tips (worth a skim)

- Review your Part D coverage every year during Oct 15–Dec 7—plans, drug lists, pharmacy contracts, and prices change annually.
- Preferred pharmacies usually mean lower out-of-pocket costs.
- If you might qualify for Extra Help (low-income subsidy), apply—your costs and best-fit plan can change dramatically.

One-page printable checklist

[Download the Part D Plan Finder checklist (PDF)]