

Medicare Plan Finder @ Medicare.gov

The Plan Finder tool at Medicare.gov is the best way to search for a Medicare Part D and Medicare Advantage plan. The tool lists all of the plans available in your area, with details about the premiums and personalized information about the out-of-pocket costs you'd pay specifically tailored for your drugs and dosages. New information about the 2012 plans is now available on the tool during open-enrollment period, which runs from October 15 to December 7, 2011.

Start at the [Plan Finder](#) main page, where you can personalize your search by entering your Medicare number, last name and other personal information. (Or you can launch a general search by typing in your zip code and clicking on "find plans.") Answer some basic questions about the type of Medicare plan you have now -- such as traditional Medicare plus a supplemental medigap policy and separate Part D prescription-drug policy or an all-inclusive Medicare Advantage plan (called "Medicare Health Plans" in this tool). Then click on the name of your plan.

Enter the names of your medications and dosages. (You'll be given a drug-list ID and password that allows you to retrieve your drug information so you don't have to type in the names again if you want to resume your search later.) If there's a generic alternative to a brand-name drug you have listed, a box will pop up giving you the option to include the lower-cost generic drug rather than the brand-name one in your calculations. When you're finished, click on "My Drug List is Complete." Next you'll be given the option to select local pharmacies, or you can click "I don't want to add pharmacies now."

A summary page will appear listing the number of stand-alone Part D prescription-drug plans available in your area, the number of Medicare Health Plans with drug coverage; and the number of Medicare Health Plans without drug coverage. You'll be given several options in the left column to refine your search -- such as capping the amount of your monthly premium or limiting your annual drug deductible, but in most cases, it's better not to refine your search at this point. Sometimes, for example, plans with lower premiums may charge higher co-payments for the drugs you take. It's best to see the full list and then narrow your search when you can compare overall costs. Click on "prescription drug plans" to see the Part D plans (rather than "Medicare health plans," which shows Medicare Advantage plans), then click "continue to plan results," where you'll see a list of the prescription drug options available in your area.

There are several ways to sort the results. If you're looking for Part D plans, it's best to sort the plans based on the lowest estimated annual drug cost. Focus on the first column, which estimates drug costs for your specific medications, including the premiums for the plan and the co-payments and other out-of-pocket expenses for your specific drugs. Don't be surprised if several plans with different premiums end up with similar out-of-pocket estimates.

The second column shows the monthly premium, and the third lists the deductibles and co-payments for each tier of medications. The fourth column explains any drug restrictions, such as medications that require prior authorization (which means you must get permission from your drug plan before filling the prescription) or step therapy (if the plan requires you to try another drug first before allowing you to use the medication you have listed, and whether your drugs are listed on the formulary, which means that they are covered by the plan).

Check the boxes of the plans that you're interested in and then click "compare plans." You'll see additional details about each plan -- including links to a list of network pharmacies in your zip code and your estimated monthly costs based on your particular drugs and dosages.

You can also use this tool to compare Medicare Advantage plans.