

TIPS FOR EFFECTIVE USE OF THE MEDICARE PLAN FINDER – October 2025

- You must have or create a Medicare account username and password to “log in” to the Plan Finder. This is the only way to access personalized data and save a drug list. An anonymous search can be initiated by selecting the “Continue without logging in” link on the “Explore your Medicare coverage options” page, but you will not be able to save any list of drugs you enter.
- CMS requires an email address in order to create a new Medicare.gov account and set up Multi-Factor Authentication (MFA). Existing account holders are not required to add an email address at this time or add MFA.
- To begin, go to Medicare.gov/plan-compare. If you are already on the Medicare.gov home page, select the “Find Plans Now” option. This will bring you directly to the Plan Finder homepage, where you can click on “Log In” if you have a Medicare account or want to create one or “Continue without logging in”. This is also known as an anonymous search.
- To continue without logging in, enter your zip code, hit continue and on the next screen select plan type. Select either Medicare Advantage Plan or Medicare Drug plan (Part D). You will be able to switch between those options later. We recommend that you do not select the other Medigap policy option. Then click “Find Plans” to begin. The zip code will auto-populate with a logged in search, but it can be changed.
- For anonymous searches, you must indicate whether you receive help from certain programs (e.g. Extra Help). For logged in searches, your status will auto-populate and cannot be changed. For 2026 plan searches, all searches for consumers with LIS/Extra Help should be done selecting the “Extra Help (with drug costs) or Medicare Savings Program (whichever one is applicable).
- You will be asked if you wish to see drug costs when selecting plans; unless you have no drugs to enter, you should select “Yes.”
- When logging in to the Plan Finder with your Medicare account, your saved drug list will auto-populate, if you have done a previous search. You can also click on “Add recently filled drugs”. You can edit, remove or add drugs to this list. Note: Be sure to carefully review all drugs on the list for accuracy of the drug, dosage, quantity, and frequency.
- When adding drugs, begin typing the name until you see the drug in the list below. Click on the drug in the list below and then click “Add Drug”. Then proceed to enter dosage, package type (if applicable), quantity and frequency, and then click “Add to My Drug List”. Review to make sure you have entered all selections correctly.
- Be careful when selecting a drug from the list. Note that certain words may be spelled out fully and/or listed as the first part of the full drug name (e.g. HCL may be listed as Hydrochloride; Lisinopril HCTZ may be listed as Hydrochlorothiazide/Lisinopril, etc.) Also, be sure to look at ALL dosage choices before selecting the frequency (for example, capsules vs. tablets, whether it is extended release or not, etc.). Dosage choices are listed alphabetically (capsules listed before tablets) so be careful not to simply select the default. (For example, Levothyroxine lists capsules dosages first, which is a more expensive, less common dosage used than the tablet form of the drug)
- When building a drug list, you will not be alerted to a possible duplicate entry, whether it is the same drug or a generic version of a drug already entered. Note drugs will be added to the list alphabetically.
- When a generic version of a drug is available, by state law the pharmacist must dispense the generic unless the prescription has specified that the brand name must be dispensed. Verify before selecting the brand name.
- There are five frequency options: every month, every 2 months, every 3 months, every 6 months and every 12 months. Entering a frequency of every 2, 6, or 12 months may result in cost errors in some cases. It’s best to use a frequency of every month or every 3 months whenever possible to get the most accurate retail pharmacy and mail order costs. After the drug list is complete, click “Done Adding Drugs”. The next screen will be Pharmacy selection.
- When selecting pharmacies, you may choose up to five, including mail order. To expand the pharmacy list, you can change the zip code OR you can scroll to the bottom of the screen to view more pages OR you can enter a pharmacy name. You can also search by your home address (only on a logged in search) or you can select “Use Current Location”. After selections are made, click “Done”.
- If you are conducting a search for Medicare Advantage Plans, you will be prompted to enter providers next. Providers can be NP, PA, & Doctors. You can add up to 5 to the system. You can also bypass this step. Always have consumers check with their providers to see what Medicare Advantage plans they take.

- Next you will get to the list of plans available, the default sort is “[Lowest drug + premium cost](#).” During Open Enrollment, the annual cost for the following year is shown; otherwise, the cost shown is for the remainder of the year.
- To compare up to three plans, click on “Add to compare” for each plan. Drug cost details will not be shown.
- The page with the list of PDP plans available includes the option to filter by insurance carrier or by Star rating. The page with the list of MA-PD plans includes additional filters for plan benefits, drug coverage and Special Needs plans. Use caution when applying filters, as they may prevent some available options from being displayed. Special Needs plans will show if you selected you get help with your Medicare health or drug costs through Medicaid. You can remove the filter on the plan results page if you want to just see Medicare Advantage Plans as well as the Special Needs Plans.
- To view details for a plan, click on “Plan Details”. **To get specific drug costs by phase, click on each pharmacy name under “Estimated Drug Costs”.**
- Costs can vary significantly by pharmacy. Be sure to identify which pharmacy has the lowest cost. Remember, preferred pharmacies do not always offer the lowest **total** costs.
- **Be sure to check for restrictions, including quantity limits (QL), by clicking on “View more drug coverage” on the Plan Details page.** If there is a QL, you can click on it to see the specific limit.
- To edit the drug list or change pharmacies, click on “Back to search results” near the top of the list of plans.
- When editing a drug, make sure you check that the dosage, quantity and frequency are all correct, even if only changing one of them. After editing, you must click on “Update this Drug” for the change to be made.
- In order to switch between viewing PDP plans and MA plans, there is a link near the top of the plans available that will bring you to the alternate list of plans. To expand the list, scroll to the bottom of the screen to view more pages.
- When viewing MA plan details, the drug cost details are near the bottom of the page. You can click on “Drug Coverage” near the top of the page (before the Overview section) to go directly to the drug section.
- When comparing costs between one or more Medicare Advantage plans (or between one PDP and another), remember that the “Estimated total drug and premium cost” on the MA plans includes both the health (medical) and drug plan premiums. In order to compare costs based only on prescription drug premiums, refer to the “Drug premium” shown in the Overview section of the Medicare Advantage Plan Details page.
- For users interested in learning more about the Medicare Prescription Payment Plan, there is a link on the Plan Details page (located at the bottom of the Yearly Costs by Pharmacy section), which will launch the Payment Plan “wizard.” The wizard will project monthly drug costs for the remainder of the year, based on your current drug list and including only drugs covered on the plan’s formulary.
- Plan detail printouts can be several pages for one plan. To minimize the number of pages, it may be possible to change the “scale” on your print settings to a custom setting of between “67” and “75” to reduce the total number of pages. You also can save to PDF and email the documents. *Plan Detail pages need to be password protected or sent through an encrypted email.
- For counselors who are participating in cost savings reporting, If you are doing a plan enrollment, first print/save the complete **Plan Details page** for the plan selected as well as the complete **Plan Details page** for the current plan, if the person enrolling currently has Medicare drug coverage through a PDP or MA-PD. Confirmation page needs to be printed/saved as well. If someone is new to Medicare, you only need to print the **Plan Details page** of the new/selected plan and the confirmation page.
- To begin an enrollment, click on “Enroll” next to the selected plan from the plan list, the Comparison, or the Plan Details page. Then proceed to enter the required information. For counselors who are participating in cost savings reporting, **Be sure to print/save the enrollment confirmation page.** A copy of this page should also be printed/given to the consumer.

Note: If you are enrolling outside of Medicare Open Enrollment, you will need to select the Special Enrollment Period that applies.

Logout of the account after you have finished and always close all Plan Finder browser windows before beginning a new search.

Note: Some browsers may not be supported. For best results, using Google Chrome is recommended. Plan Details and Comparisons are easier to view on desktop or laptop computers than on smartphones or tablets.

Cost details for specific drugs can only be viewed one at a time on a smartphone or tablet.