

PRINT THIS AND FOLLOW ALONG

Enrolling in a New Medicare Prescription Drug Plan

The exact steps we walk every client through, using Medicare's own site.

Hopper Insurance Services does not sell Prescription Drug Plans. Instead, we teach you how to use the very easy Medicare system to always secure the best value in drug plans. Let's get started.

1 Start at Medicare.gov

- Go to Medicare.gov, click "Find health & drug plans," and enter your zip code.
- Select plan type "Medicare Drug Plan (Part D)," then click "Find Plans."

2 Answer the "Getting Help" question

- When asked about "Getting help" with costs, select the last option, "I don't get any help from any of these programs." Then click "Continue."

3 Tell it whether you take medications

You'll be asked, "Do you want to see your drug costs when you compare plans?"

If you don't take medications

Select "No," click "Next." The system skips drug entry and takes you straight to the plan list, cheapest first. Choose one of the top three, then click "Enroll."

If you take medications

Select "Yes," click "Next." Enter each medication's first four letters, click "Add Drug," adjust dosage if needed, then "Add to my drug list." Repeat, then "Done adding drugs." Select up to five pharmacies, then "Done."

4 Review your results and enroll

- Plans are sorted by total cost, drug plus premium, lowest first. The top three fit your specific drugs best.
- Click "Plan Details" to see the cost breakdown for your medications.
- Like a plan? Click "Enroll." Enrolling automatically cancels your old plan.

Best practice: review the top three plans every year

Every year around October, Hopper Insurance Services sends our clients an announcement so they can go back to the Medicare site and confirm they still have the most cost-effective plan.

You can start at Medicare.gov, or call 1-800-MEDICARE.