KEN LOCKE
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HEALTH, LIFE & MEDICARE.

Guide: How to Find and Enroll in a Medicare Part D Plan on Your Own

Choosing a standalone Part D Prescription Drug Plan is an important step in protecting your health and your wallet. Medicare provides a secure, official online tool called the **Medicare Plan Finder** that allows you to input your specific medications, find the plan that offers you the lowest overall costs, and enroll directly. If you already have a Medicare Advantage plan that you wish to keep, do NOT enroll in a Part D plan as this will automatically end your Medicare Advantage plan. Part D plans may NOT be combined with Medicare Advantage plans. Call Ken Locke at 262-536-5155 if you have questions about Medicare Advantage before electing a Part D plan. If you have a Medicare Supplement plan and need drug coverage, you can safely choose to enroll in a Part D plan. However, if you are unsure call Ken.

Because of federal privacy and cybersecurity laws, insurance agents cannot log into your account to do this for you. Follow this step-by-step guide to confidently navigate the process from start to finish.

📋 What to Gather Before You Start:

- Your **Medicare Card** (with your Medicare Number)
- Your **Medicare.gov Username and Password** *(If you don't have one, you can create one on the site using a secure identity service like ID.me or Login.gov)*
- An exact list of your **current prescription medications**, including dosages (e.g., 20mg) and how often you take them (e.g., once a day)
- The name and address of your **preferred pharmacy** (or pharmacies)

💻 Step-by-Step Instructions

Step 1: Log Into Medicare.gov

1. Go to **www.medicare.gov** on your computer or tablet.
2. Click the blue **Log In** button in the top right corner.

3. Enter your username and password to access your secure dashboard (If you have never logged in before you may need to set up a user id and password first).
    a. *(Note: Logging in is highly recommended because it automatically protects your data and saves your drug lists for future years).*

Step 2: Launch the Plan Finder

1. On your account home page, look for the section labeled **"Find health & drug plans"**.
2. Click the button to start.
3. When asked what type of coverage you are looking for, select **"Drug plan (Part D)"**. Do NOT select health plans.
4. Select the upcoming plan year and enter your ZIP code if prompted.

Step 3: Enter Your Prescription Medications

1. The system will ask if you want to see your drug costs. Click **Yes**.
2. Type the name of your first medication into the search box. Select the correct drug from the drop-down list.
3. Choose your exact dosage, quantity, and refill frequency, then click **Add Medication**.
4. Repeat this process until every one of your prescriptions appears on your master list. When finished, click **Done Adding Drugs**.

Step 4: Select Your Pharmacies

1. Type in your ZIP code to find local pharmacies.
2. You can select up to **three different pharmacies** to compare costs. It is highly recommended to include your favorite pharmacy, a nearby grocery or big-box store pharmacy, and the "Mail Order" option. Plans often change pricing drastically depending on which pharmacy you use.
3. Click **Done** once your choices are selected.

Step 5: Compare Your Plan Choices

1. Medicare.gov will automatically sort all available Part D plans in your area.
2. **Important:** Look at the sorting filter and ensure it is set to **"Lowest drug + premium cost."** This calculates the *total* amount you will pay out of your pocket for the entire year (combining the monthly premium + what you pay at the pharmacy counter).
3. Review the top 2 or 3 plans. Click **Plan Details** on any plan to see a breakdown of when your deductibles apply and whether your drugs require special prior authorizations.

Step 6: Enroll in Your Chosen Plan

1. Once you find the plan that offers the best value and covers your pharmacies, click the green **Enroll** button next to that plan. ***Make sure it is only a Part D plan and NOT a Medicare Advantage plan. If you wish to discuss Medicare Advantage plans, call Ken Locke first at 262-536-5155 before enrolling.***
2. Fill out the application screens by confirming your official name, address, and phone number.
3. **Choose a payment method:** You can choose to have your monthly plan premium automatically deducted from your Social Security check, set up automatic bank drafts, or receive a paper bill in the mail.

Step 7: Review and Submit

1. Review your information on the final summary screen to ensure everything is accurate.
2. Check the box indicating you agree to the official Medicare statements.
3. Click the blue **Submit Application** button.

Step 8: Save Your Confirmation

1. A confirmation page will appear with a **Confirmation Number**.
2. Print this page or write the number down. Your new insurance card and plan welcome packet will arrive in the mail from the insurance carrier within 2 to 3 weeks.

💡 Pro-Tips for Independent Enrollers

- **Preferred vs. Standard Pharmacies:** Pay close attention to whether your pharmacy is listed as a "Preferred Network" pharmacy under the plan details. Using a preferred pharmacy can save you hundreds of dollars a year compared to a standard network pharmacy.
- **Mail Order Savings:** Sometimes, plans offer steep discounts if you use their specific mail-order pharmacy for a 90-day supply. Compare the mail-order column against your retail pharmacy column on the results page.
- **What if I get stuck?** If the website freezes or you lose your password, you do not have to start over. Call Medicare directly at **1-800-MEDICARE (1-800-633-4227)**. Their representatives see the exact same system and can finish your drug comparison and submit your application over the phone.
