

Medicare Advantage Plan Finder instructions

By following the steps below, you can see a list of the Advantage plans in your area as well as their quality ratings, the size of the provider networks, and an outline of their medical coverage. If you want to see an Advantage plan's costs for the prescription drugs that you take, you should not use these instructions. Instead, use the for Medicare's Prescription Drug Plan Finder on the [Part D Plans web page](#).

1. Start at the Medicare web site at www.medicare.gov. Select *Health and Drug Plans*, which will open up a section titled *Finding Plans*. Then click "Compare Drug and Health Plans," which will take you to the next page.
2. Enter your zip code in the designated box under the heading *Find Your Medicare Plan!* You do not need to fill in the other information if all you want to do is see a list of Advantage plans in your area and summaries of their coverage. At the bottom of this screen, click "Find Plans," which will take you to the next page
3. This page's heading is *Step 1 of 4: Enter Information*. Since all you want to do is compare the Medicare Advantage plans in your area, check "Original Medicare." Then check "No Subsidy" in the second section and click "Continue to Plan Results," which will take you to the next page.
4. This page's heading is *Step 2 of 4: Enter Your Drugs*. If you want to see Advantage plans costs for the drugs that you take, you should follow the separate set of instructions for Medicare Part D Plan Finder instructions. Otherwise, click "I don't want to add drugs now." A pop-up window explains that the drug costs that will be displayed later are based on national averages that may not apply to you. Click "Continue" in this pop-up window, which will take you to the next page
5. This page's heading is *Step 3 of 4: Select Your Pharmacies*. Since all you're doing is comparing Advantage plans, click "Continue to Plan Results," which will take you to the next page. A pop-up window may appear suggesting that you select a pharmacy, but you can bypass it and continue to the next page.
6. This page's title is *Step 4 of 4: Refine Your Plan Results*. On the left side of this page is a section that says *Select Plan Types*. In this section there are three types of plans listed, and the boxes next to them are all checked. You should uncheck "Prescription Drug Plans" and leave the other two boxes checked. The two boxes that you want to check are for *Medicare Health Plans with drug coverage* and *Medicare Health plans without drug coverage*. A Medicare Health Plan is the same as a Medicare Advantage plan. Then click "Continue to Plan Results," which will take you to the next page.

7. This page's heading is *Your Plan Results*. There are three sections on this page, and the first is titled *Your Current Plan(s)*. Since you checked the "Original Medicare" box on page 3 above, your current plan will show as Original Medicare. You can ignore the estimated annual drug costs, which are based on national averages.

The second section is titled *Medicare Health Plans with Drug Coverage* and it is followed by a list of the first ten Medicare Advantage plans that include drug coverage and that are available in your zip code.

The web site lists ten Advantage plans with drug coverage on this first page. If you want to see the entire list, you will need to advance to the other pages (assuming there are more than ten Advantage plans with drug coverage in your area). If you want to see all of the plans with drug coverage on a single page, click on the "View 50" link at the top of this section.

The list of plans in both sections are initially sorted by the first column on the left, "Lowest estimated annual health and drug cost," with the plan having the lowest estimated cost at the top of the list. Since you did not enter the names of the prescription drugs that you take, the information in this column is based on Medicare's per-person average drug costs and may not pertain to you.

The third section is titled *Medicare Health Plans without Drug Coverage* and it lists the Advantage plans available in your area that do not include drug coverage. In most areas there are only three or four Advantage plans that do not include drug coverage, and they will all be listed on this page.

If you want to sort by other columns, click on the "Sort" dropdown list near the right of the screen and choose the category that you wish to sort by. If you want to see the plans in alphabetic order, choose "Plan Name." After choosing the category you want to sort by, click "Sort," which will sort all of the plans in that section by the category you chose. If you want to sort the second section (Medicare Health Plans without drug coverage), you will need to do another sort on the plans in that list, which usually includes only three or four plans.

If you want to see a detailed description of a particular plan's costs and coverage, click on the plan's name (in blue type). Doing this will take you to a page titled *Your Plan Details*. This page has four tabs (it is initially set at the "Overview" tab). You can select one of the other tabs to see more specific information on a plan's medical benefits and costs.

You can also view side-by-side comparisons of two or three plans (including plans of different types). To do this, on the *Your Plan Results* page check the box to the left of the plans that you want to compare (up to three plans). Then click the "Compare Plans" button near the top of this section, which will take you to the next page.

8. This page's heading is *Your Plan Comparison*, and it shows side-by-side comparisons of the costs and benefits of the plans that you chose to compare. See Part II below for ways to use this information to choose the best plan for your needs.

Part II: What you may want to look for in the list of Advantage plans in your area.

By sorting the list, you can see which Advantage plans have the best ratings or the lowest costs. As an example, if you sort by "Overall Plan Rating" the plans with Medicare's highest quality ratings will appear at the top of the list. Use the dropdown menu to select the category (or column) that you wish to sort by, and then click "Sort."

The Medicare web site does not have the capability to sort by specific plan type (for example, HMO). So if you want to find the plans of a certain type, you will need to go down the list plan-by-plan. Following each plan's name is a tag -- HMO, HMO-POS, PPO, SNP (for Special Needs Plan), and so forth.

If you want to see if your doctors are in a particular plan's network, you can click on the plan's name, which brings up the page *Your Plan Details*. You can scroll down this page to the "Additional Information" section, where you will usually see the number of physicians in the plan's network and also a link to the plan's website.

By clicking the link to the plan's website, you will leave the Medicare site. At most plan websites, you can use the plan's provider directory to look up your doctor and see if he/she is in the network. You can also call the doctor's office and ask the health insurance person there which Advantage plan networks the doctor belongs to, if any.