Using this webtool is the most efficient way of comparing the plans that are best suited for your individual needs.

The following directions walk you step by step through the site.

1. Log onto www.medicare.gov

2. Click on Drug Coverage (Part D) and a listing will come up. Click on Find Health and Drug Plans.

3. You now have the choice to do a "General search" or a "Personalized search". Typically, a personalized plan search is the best option because it will compare your current plan to the rest of the 2015 plans.

4. For a General Search, only enter zip code. If no Medicare number, you cannot access personalized search fields. You need to answer 2 questions, then click continue to plan results.

5. For a Personalized search, enter zip code, Medicare #, last name, effective date for Part A, and date of birth. If you do not have Part A, but have Part B, click "Not Part A? Click here". Enter effective date for Part B. Click "Find Plans".

6. Enter your prescription drug name & then click find my drug. Once you have found your drug, fill in dosage, quantity, & frequency for each drug. Once all drugs are entered, click My Drug List Compete. Note your drug list ID# & password date for future reference in the box on right side of screen.

7. You are now given the choice to choose your preferred pharmacy. We recommend adding at least one pharmacy as not all plans work with all pharmacies. If you add a pharmacy, once done, click Continue to Plan Results.

8. Now you will have a page that shows 3 boxes: Part D plans; Health Plans with drug coverage; Health Plans without Drug Coverage. If you are just reviewing drug plans, check the 1st box, then click Continue to Plan Results.

9. Next Your Plan Results page will appear, from least expensive to most expensive. This will show a list of plans. The top box will be your Original Medicare which has no drug coverage, and also any current drug plan you are on. In the next portion will be the list of drug plan choices for you to compare. On the left of each plan will be a box to check. Click the box beside the names of the first 3 plans. At the bottom of this screen, click Compare Plans. Your Plan Comparison results screen will appear.

10. The plans will show up in order in a side by side format, based on the medications that you have entered. To print this out in the most helpful format, go to Print Comparison Report toward the bottom of the screen and click. A screen entitled "Customize your Printable Report" will appear. Click on boxes not checked, then click Print. The "Plan Comparison" box will come up and then you may print. You need to click the back arrow and then close (click red arrow box) to get back to the listing of the side-by-side plan comparison.

11. To get Copayment/Coinsurance details, click on the Plan Name & scroll down to "View Drug Benefit Summary" to get Tier Report and then you may print. You will need to do this for each Plan.

Hit the back arrow to return to side-by-side Plan Comparison Report to continue onto next plan.
*You can also enroll in the plan of your choice on-line or by calling their non-member phone number.