

# EDUCATE BEFORE YOU MEDICATE

## Obtaining a Medicare-Approved Drug Discount Card on the Internet

Medicare, the U.S. government's health care plan for seniors ages 65 and older, has contracted with private companies to offer prescription drug discount cards. This is a voluntary program aimed at lowering the cost of prescriptions for seniors who are enrolled in Medicare Part A or Part B. Use of a Medicare-approved drug discount card does not guarantee savings. The discount cards can be used until Dec. 31, 2005. Only companies approved by the Center for Medicare and Medicaid Services may legally offer these discount drug cards to the public.

Obtaining a Medicare-approved drug discount card on the Internet can be simple when you know how to navigate the Medicare Web site at [www.medicare.gov](http://www.medicare.gov) (see the back of this sheet for more information). Before you get started, follow these steps to begin comparing your current prescription drug benefits and prices with those offered by the Medicare-approved drug discount card program.

### Ask yourself the following questions:

1. Do you already have prescription coverage from a previous employer?
2. Do you have prescription coverage through any other health insurance company?
  - If either answer is **YES**, you **may not** see an advantage in using a discount card.
  - If both answers are **NO**, the Medicare-approved drug discount card may offer some benefit.

### Gather the following information:

(If you are performing a search for someone else, all information should be for the person who is obtaining the drug card.)

- Home zip code
- Household income
- The name, address, and zip code of pharmacy(ies)
- A current list of prescription medications – including the name, strength, and the quantity used each month (e.g., *Lipitor®*, 20 mg, 30 tablets per month)
- Amount last paid for each medicine

### Remember:

- It's best to compare the drug costs listed for each discount card to the amount you pay for your current prescriptions.
- **The drugs covered and the amount of discount offered by each card can change weekly!**



**After collecting the information previously listed...**

1. Go to [www.medicare.gov](http://www.medicare.gov).
2. Click on: **Find available Medicare-approved drug discount card, and compare prices for your prescriptions.**
3. Click on **Quick Search** tab.
4. In the **Search for Drugs** section at the bottom of the Quick Search page click on the first letter of your medicine under **3. Alphabetical Listing...** In this alphabetized list, scroll to find your medication, highlight the name and click on **Add Drug**.
5. Scroll down the page to select the dosage of your medication. In the **Available Dosage For...** box, choose the strength of medicine you currently take, how many pills you take per month. Enter the current cost of your medicine for comparison.
6. After you have selected all of the medications you currently take, review the medicine, the dosage, the amount you take per month, and your current cost on the **Drug Confirmation** page. If any of the information is incorrect, click on **Update** to correct. If all of the information is correct, click on **Finished Drug Selection**.
7. Proceed to the **Price Comparison Preferences** section at the bottom of the page. Enter the zip code of the location you would like to use for comparing prices at different pharmacies. Click on **Continue**.
8. After reading the User Agreement, click **Agree/Continue**.
9. Choose whether you would like to “See the Discount Cards by Pharmacy” (proceed to #10) or “See All Discount Cards Available” (proceed to #11).
10. If you chose the “See the Discount Cards by Pharmacy” option, choose the pharmacy or pharmacies you plan to use, scroll to the bottom and click **Continue**. Choose the card for which you would like more information and click **Continue**.
11. If you chose the “See All Discount Cards Available” option, choose the card program that you would like more information about, scroll to the bottom of the page, and click **Continue**. Choose the retail pharmacy or pharmacies you would like to compare, scroll to the bottom of the page, and click **Continue**.
12. Card comparisons will appear by pharmacy. Under your selected pharmacies, the cards that can be used will be listed. (Call your pharmacy to make sure they accept the card you plan to choose.) Select the card offering the best **total** discount savings.  
→ **Please Note:** If any blank spaces appear on the list of prescriptions, the total will be artificially lowered and you will need to add your current drug cost to accurately compare the total.
13. If you find a card that you would like more information about, click on the underlined link for that card at the top of the page behind “**Program**”. Information will be displayed about how to apply for the card along with a “**Visit Program Website**” link at the bottom of the page.

For more information on health issues in Kentucky, please visit:

[www.ca.uky.edu/HEEL](http://www.ca.uky.edu/HEEL)

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