



D-SNP Medicare Planfinder Walk Through

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About this resource

- This tool provides a step-by-step tutorial on how to search and compare *Dual Special Needs Plans*, or D-SNP plans on Medicare.gov
- D-SNP plans are Medicare Advantage plans specifically for individuals with Medicare and Medicaid, known as 'Duals'
- This tool utilizes screenshots collected from Medicare.gov in November 2025. Website formatting may change in future dates.



Medicare Home Screen

There are two ways to access the Medicare planfinder from the Medicare.gov home screen

The image shows the Medicare.gov home screen with several annotations:

- Top Navigation:** The "Health & Drug Plans" dropdown menu is circled in blue. Below it, the "Find health & drug plans" link in the "Find & Compare" column is circled in black.
- Left Column:** A blue box contains the text: "Select **Health and Drug Plans** then click **Find health and drug plans** under the *Find and Compare* column".
- Open Enrollment:** A blue box with a black border contains the text: "It's Open Enrollment - now to Dec 7". Below this text is a "Find Plans" button, which is circled in black.
- Bottom Left:** A blue box contains the text: "Or, click **Find Plans**". An arrow points from this box to the "Find Plans" button.
- Right Column:** The "Learn" column lists several links, including "Medicare Advantage & other health plans", "Medicare Supplemental Insurance (Medigap)", "How Medicare works with other coverage", and "Drug coverage (Part D)".
- My Information:** The "My Information" column contains links for "Looking for your health & drug plan information?" and "Log in/create an account".
- Bottom Right:** A large "Welcome to Medicare" section features a "Get Started with Medicare" button.
- Image:** A man with grey hair and a beard, wearing a light green shirt, is smiling and standing with his arms crossed in the center of the screen.

Logging In

Log in or create an account here. If you create an account, all the medications and preferred providers you enter in the Planfinder will get saved to your profile


Find Medicare health & drug plans

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log In

Don't have an account? [Create one.](#)

 Continue without logging in

Choose the year you need coverage for your ZIP code:

COVERAGE FOR



2026



2025

ZIP CODE

Continue

To use the tool without an account, type in your ZIP code here. This resource walk through the planfinder as if you do not have an existing account



Select Medicare
Advantage Plan



Next, select the type of plan you want:

☒ Medicare Advantage Plan (Part C)

☐ Medicare drug plan (Part D)

☐ Medigap policy

[Which type of plan should I choose?](#) ⓘ

Find Plans

[Go Back](#)



To view D-SNP
plans, select
Medicaid here

Do you get help with your Medicare health or drug costs?

If you get help with your Medicare health or drug costs from one of the programs below, it's important for us to know so we can show you accurate cost information when you search for and compare plans.

Have an account? [Log in](#) so we can give you the most accurate cost information based on any help you get.



Medicaid

If you have both Medicare and Medicaid, you might qualify for a type of plan that helps coordinate your Medicare and Medicaid benefits. These are called "Dual Eligible Special Needs Plans" (D-SNPs). If these plans are available in your area, we'll list them in your search results.



Supplemental Security Income



Medicare Savings Program



Add Prescription Drugs

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

Add Drug

[Clear search](#)

[Browse drugs A-Z](#)

[See Plans Without Drug Costs](#) [Can't find your drug?](#)

Add all prescription drugs that you will want covered here.

Once you select a drug, you will need to list the dose, quantity, and frequency of the prescription

Tell us about this drug

Lisinopril

DOSAGE

10mg tablet ▾

QUANTITY

30

FREQUENCY

Every month ▾

Add to My Drug List

Cancel



Confirm your drug list

When you are done adding all drugs, click here to go to the next screen

[Remove drug](#)

Quantity

30

Frequency

Every month

[Edit drug](#)

Add Another Drug

Done Adding Drugs



Pharmacies

The system will then prompt you to choose up to 5 pharmacies. We recommend picking at least 3 different pharmacies every time, as drug prices will vary depending on which pharmacy is selling them. Always pick mail order as an option, as that is often the most affordable way of filling prescriptions

[← Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

YOUR LOCATION

Enter street address or ZIP code

Use Current Location

PHARMACY NAME

Optional

Find Pharmacies



Add Preferred Providers

[← Back to drugs & pharmacies](#)

Add important health care providers

Not all providers are in-network with all Medicare Advantage Plans. Add the providers who are most important to you, and your plan search results will show if they're in the network of the plans you're considering.

Search for providers within 50 miles of 60056
If your provider is farther away, call them to find out if they're in the network of the plan you're considering.

PROVIDER FIRST NAME PROVIDER LAST NAME



[Clear search](#)


A provider search is available for individual providers only. Search by typing in the first and last name of a preferred provider. You can list up to 5 providers with this tool

Pick the appropriate provider from the drop down list


50 miles of 60065.

to see if they participate in the plan you want to join. You can add providers at any time. If a provider has multiple office locations, you can select one or more of the locations.

 JOHNSON MD FAMILY MEDICINE PHYSICIAN 2 locations ▼	<input checked="" type="checkbox"/> Provider added
 JOHNSON DO, MPH PEDIATRICS PHYSICIAN 2 locations ▼	<input type="checkbox"/> Add Provider

 Can't find your provider?

- Make sure you spelled their name correctly.
- Enter their full name if you only searched part of their name, or try entering just the last name.

LAURA JOHNSON MD 

Preferred Provider Special Enrollment Period

Note: A Special Enrollment Period is available in 2026 if this plan finder gives incorrect information. The SEP is only available for people who enroll in a plan through the Planfinder. **Make sure to print a pdf of the plan results to document all provider search results.**



Filter for D-SNP Plans

Make sure *Include Special Needs Plan* is toggled to 'yes'.

Select **Special Needs Plans**, then click **Have both Medicare and Medicaid** from the drop down menu to filter for D-SNPs

The screenshot shows a web interface for selecting a Medicare Advantage plan. At the top, it says "Choose a plan to join" and "Medicare Advantage Plans" with a link to "Switch plan type". Below this, it indicates the location is "Cook, IL" with a link to "Change location". A toggle switch for "Include Special Needs Plans (SNPs)?" is set to "Yes" and is circled in black. Below the toggle, there are filter buttons: "Special Needs Plans", "Health Plan Type", "Plan Benefits", "Insurance Carriers", and "Drug Coverage". The "Special Needs Plans" button is selected, and a dropdown menu is open. The dropdown menu has a title "Filter by plans specifically designed to help people who:" and three options: "Have a chronic or disabling condition (like diabetes, heart disease, cancer, dementia, or stroke)", "Have both Medicare and Medicaid." (which is selected with a blue checkmark and circled in black), and "Need long-term care services, either in a facility or at home". At the bottom of the dropdown are "Clear" and "Apply" buttons. Below the dropdown, a plan is listed: "Molina Medicare Complete Care Plus (HMO D-SNP)".

Choose a plan to join

Medicare Advantage Plans [Switch plan type](#)

Plans in: Cook, IL [Change location](#)

Include Special Needs Plans (SNPs)? ☒ Yes

Filter by: Special Needs Plans

Showing 4 c

Filter by plans specifically designed to help people who:

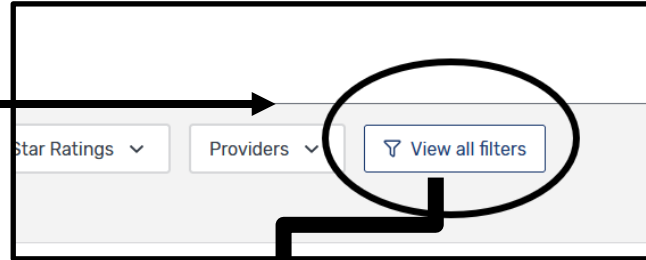
- ☐ Have a chronic or disabling condition (like diabetes, heart disease, cancer, dementia, or stroke).
- ☒ Have both Medicare and Medicaid.
- ☐ Need long-term care services, either in a facility or at home.

[Clear](#) [Apply](#)

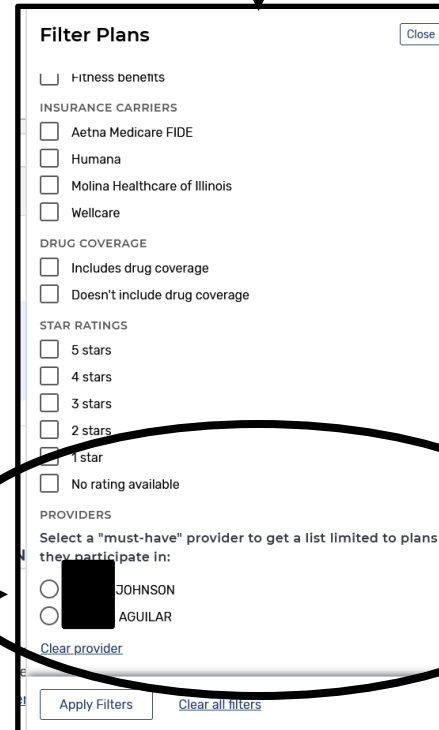
Molina Medicare Complete Care Plus (HMO D-SNP)

Filtering by Provider

To filter by preferred provider, click **View all filters** in the *far right corner of the screen* to find other filters for plans. When you click this, the following pop up list of other filters will appear



Provider filters are located at the bottom of this list. You may filter by only one provider at a time.



Filter Plans Close

☐ Fitness benefits

INSURANCE CARRIERS

☐ Aetna Medicare FIDE

☐ Humana

☐ Molina Healthcare of Illinois

☐ Wellcare

DRUG COVERAGE

☐ Includes drug coverage

☐ Doesn't include drug coverage

STAR RATINGS

☐ 5 stars

☐ 4 stars

☐ 3 stars

☐ 2 stars

☐ 1 star

☐ No rating available

PROVIDERS

Select a "must-have" provider to get a list limited to plans they participate in:

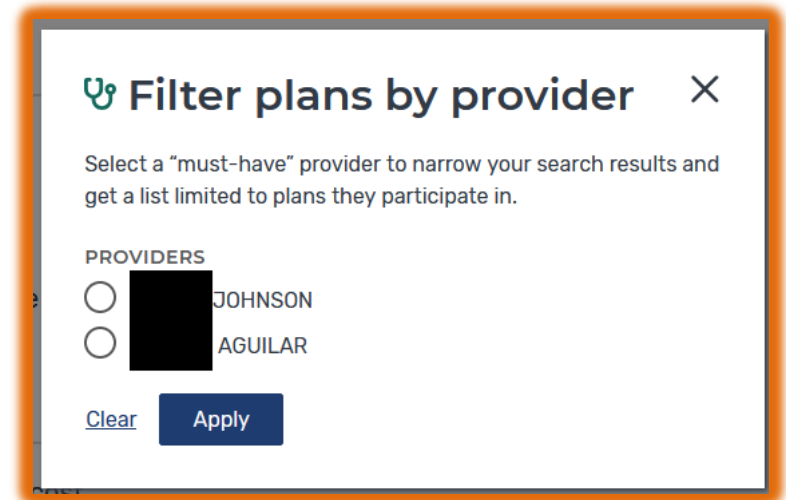
☐ JOHNSON

☐ AGUILAR

[Clear provider](#)

Apply Filters [Clear all filters](#)

This **Filter by Provider** pop up may also appear while you are scrolling through plan options



Filter plans by provider ×

Select a "must-have" provider to narrow your search results and get a list limited to plans they participate in.

PROVIDERS

☐ JOHNSON

☐ AGUILAR

[Clear](#) Apply

Comparing Plans

All D-SNP plans will have a 0.00 premium, health deductible, no copays for medical services, and drug deductible. Beneficiaries should **compare provider coverage, drug coverage, and supplemental benefits** when decided which D-SNP plan is best for them .

We find the compare tool is the best way to compare plan differences. To access this click “add to compare”

Molina Medicare Complete Care Plus (HMO D-SNP)

Molina Healthcare of Illinois | Plan ID: H3093-004-0

Star rating: Plan too new to be measured

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage
Doesn't include: the standard Part B premium
[What's the standard Part B premium?](#)
This plan is designed for beneficiaries with Medicare and Medicaid.
[Who can join a D-SNP?](#)

TOTAL DRUG & PREMIUM COST (for 2026)

\$0.00 Retail pharmacy: Estimated total drug + premium cost
Doesn't include: Health costs

OTHER COSTS

\$0.00 Health deductible
\$0.00 Drug deductible
\$9,250 In-network Maximum you pay for health services

Enroll

Plan Details

☐ Add to compare

PLAN BENEFITS

✓ Vision
✓ Dental

Specialist: \$0 copay

DRUGS

✓ Includes drug coverage
[View drugs & their costs](#)

PROVIDERS

✗ [REDACTED] JOHNSON
✓ [REDACTED] AGUILAR
[Get provider details](#)

In network providers will be marked with a green check. An out of network provider will be marked with a red X.

↓



\$9,250 In-network Maximum you pay for health services

[Enroll](#) [Plan Details](#) ☒ Added to compare

Aetna Medicare FIDE (HMO D-SNP)
Aetna Medicare FIDE | Plan ID: H9771-001-0
Star rating: Plan too new to be measured

3 Plans to compare

Molina Medicare Complete Care Plus (HMO D-SNP) ×

Humana Dual Fully Integrated (HMO D-SNP) ×

Wellcare Meridian Dual Align (HMO D-SNP) ×

[Compare](#)

When you click the *Add to Compare* check box, a bar will appear at the bottom of the screen that displays the selected plans

Select up to three plans, then click *Compare*



Comparing Plans

The 'Compare Plans' Tool allows viewers to compare details between plans. Here are some highlights to note:

	<div>Molina Medicare Complete Care Plus (HMO D-SNP) \$0.00 Medicare Advantage and drug monthly premium</div> <div>EnrollPlan Details</div>	<div>Humana Dual Fully Integrated (HMO D-SNP) \$0.00 Medicare Advantage and drug monthly premium</div> <div>EnrollPlan Details</div>	<div>Wellcare Meridian Dual Align (HMO D-SNP) \$0.00 Medicare Advantage and drug monthly premium</div> <div>EnrollPlan Details</div>
Part B premium reduction What's the Part B premium reduction?	Not offered	Not offered	Not offered
^[1] This is the standard Part B premium amount for 2025. This amount can change each year. We'll update this information for 2026 as soon as it's available.			
<div>Plan features</div> <div>The <i>Plan Features</i> section will allow you to quickly compare different</div>	<ul style="list-style-type: none">✓ Vision✓ Dental✓ Hearing✓ Transportation✓ Fitness benefits✓ Worldwide emergency✓ Over the counter drug benefits✗ In-home support services✓ Personal Emergency Response System (PERS)✓ Routine chiropractic service✗ Home and bathroom safety devices✗ Part B premium reduction✓ Meals for short duration✓ Annual physical exams✓ Telehealth✓ Endodontics✓ Periodontics View additional benefits	<ul style="list-style-type: none">✓ Vision✓ Dental✓ Hearing✗ Transportation✓ Fitness benefits✓ Worldwide emergency✓ Over the counter drug benefits✗ In-home support services✗ Personal Emergency Response System (PERS)✗ Routine chiropractic service✗ Home and bathroom safety devices✗ Part B premium reduction✓ Meals for short duration✓ Annual physical exams✓ Telehealth✓ Endodontics✓ Periodontics View additional benefits	<ul style="list-style-type: none">✓ Vision✓ Dental✓ Hearing✗ Transportation✓ Fitness benefits✓ Worldwide emergency✓ Over the counter drug benefits✓ In-home support services✓ Personal Emergency Response System (PERS)✗ Routine chiropractic service✗ Home and bathroom safety devices✗ Part B premium reduction✓ Meals for short duration✓ Annual physical exams✓ Telehealth✓ Endodontics✓ Periodontics View additional benefits

It is important to compare drug coverage to make sure all drugs are on the plan's formulary. If you pick a plan that doesn't cover one of your drugs, your prescription costs may be high, as you can see in this case example.

Molina Medicare Complete Care Plus (HMO D-SNP)

\$0.00

Medicare Advantage and drug monthly premium

Enroll

Plan Details

Humana Dual Fully Integrated (HMO D-SNP)

\$0.00

Medicare Advantage and drug monthly premium

Enroll

Plan Details

Wellcare Meridian Dual Align (HMO D-SNP)

\$0.00

Medicare Advantage and drug monthly premium

Enroll

Plan Details

3 of 3

Prescription drugs covered

[Restrictions may apply.](#)

WALGREENS #00209

✓ In-network

\$0.00

OSCO DRUG #3473

✓ In-network

\$0.00

MARIANO'S PHARMACY 8541

✓ In-network

\$0.00

CVS PHARMACY #03110

✓ In-network

\$0.00

Mail order pharmacy

✓ In-network

\$0.00

3 of 3

Prescription drugs covered

[Restrictions may apply.](#)

WALGREENS #00209

✓ In-network

\$151.80

OSCO DRUG #3473

✓ In-network

\$151.80

MARIANO'S PHARMACY 8541

✓ In-network

\$151.80

CVS PHARMACY #03110

✓ In-network

\$151.80

Mail order pharmacy

✓ Preferred

\$50.60

3 of 3

Prescription drugs covered

[Restrictions may apply.](#)

WALGREENS #00209

✓ Preferred

\$213.00

OSCO DRUG #3473

✓ Preferred

\$213.00

MARIANO'S PHARMACY 8541

✓ Preferred

\$213.00

CVS PHARMACY #03110

✓ Preferred

\$213.00

Mail order pharmacy

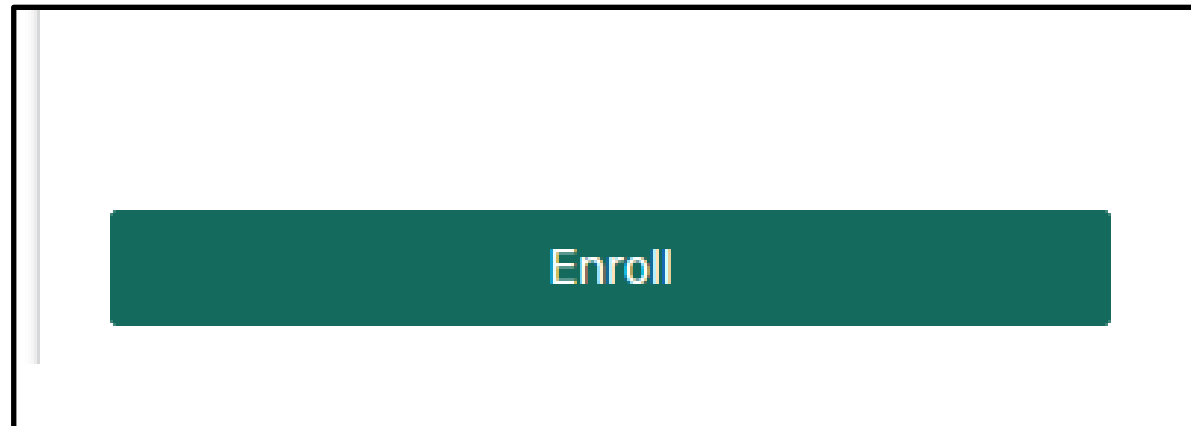
✓ Preferred

\$55.70



Enrolling

- When you have picked the plan you want, click enroll! The system will then take you through a quick enrollment process.



Having Trouble?

Contact Avisery@ageoptions.org with additional questions

Since 1974, **AgeOptions** has established a national reputation for meeting the needs, wants and expectations of older adults in suburban Cook County. We are recognized as a leader in developing and helping to deliver innovative community-based resources and options to the evolving, diverse communities we serve.



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