Medicare.gov Plan Finder Guidance for Wisconsin SHIP Counselors

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Introduction

This document explains state policy for Wisconsin State Health Insurance Assistance Program (SHIP) counselors regarding use of Medicare.gov.

Medicare.gov accounts

Creating Medicare.gov accounts

Instructions

Refer to the CMS publication [Create an Account for a Personalized Medicare Plan Finder Experience (CMS 12064)](#) for step-by-step account creation instructions.

Email requirement

Requirement: To create a Medicare.gov account, you need to provide an email address.
(Note: This does not impact accounts created before this requirement began in 2025.)

Workaround: Use Medicare.gov and Plan Finder without an account.
You can still enroll in a plan via an anonymous Plan Finder search or by calling 1-800-MEDICARE.

Guidance: Do not use your personal email address or a burner email address to create a Medicare.gov account for someone. If the beneficiary does not have their own accessible email address, they cannot create a Medicare.gov account.

Record keeping

Do not store an individual's Medicare.gov account credentials. Keeping personal login information on file is a security risk. When a counseling session ends, log out of the Medicare.gov account.

Accessing Medicare.gov accounts

Allowable usage

SHIP counselors may access a beneficiary's Medicare.gov credentials and account to assist a Medicare beneficiary with questions or concerns, if necessary, with **explicit permission** from the beneficiary.

Accounts created after December 31, 2025, require multi-factor authentication.

Examples of allowable times you can use a person's Medicare.gov credentials include:

- Conducting a personalized Plan Finder search to compare and/or enroll in Medicare Advantage or Part D plans.

- Reviewing current and future:
  - Extra Help subsidy status.
  - Medicare Advantage, Medigap, or Part D enrollment.

- Reviewing Medicare claims to assist with billing issues and questions.

- Assisting with appeals.

Access troubleshooting

Refer to the CMS publication [Create an Account for a Personalized Medicare Plan Finder Experience (CMS 12064)](#) for login recovery instructions.

Check for these common errors:

- Accidentally including a period at the end of the username

- Using an old Medicare number instead of the current Medicare number

- Entering the date of birth instead of the Part A coverage start date from a Medicare card

- Not typing the beneficiary's name exactly as it appears on their Medicare card (including spaces and suffixes such as "Jr.")

To troubleshoot Medicare.gov account login technical issues: Use the Medicare.gov chat feature or call Medicare (1-800-MEDICARE or the Unique ID Helpline[1]).

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[1] Advanced-certified SHIP counselors can access the CMS Unique ID User Job Aid in the [SHIP Technical Assistance Center](#) (login required) for Unique ID phone number and instructions.

Medicare.gov Plan Finder issues

The Centers for Medicare and Medicaid Services (CMS) and the Administration for Community Living (ACL) created a process for responding to feedback about the Medicare.gov Plan Finder based on the type of issue and the urgency of the request.

Category 1: general feedback: email the SHIP director

Send general feedback regarding updates or suggestions for Plan Finder improvement, including feedback on formatting, filtering, and page design to the Wisconsin SHIP Director. The SHIP Director will compile feedback to send to CMS and ACL.

Category 2: functionality issues: call Medicare

Call 1-800-Medicare or the Unique ID Helpline to report any Plan Finder functionality issues that occur while working with a Medicare beneficiary, including issues with Medicare.gov accounts and incorrect or inconsistent information.

Calling CMS ensures the beneficiary gets the help they need as quickly as possible while also making CMS aware of the potential issue for further tracking and resolution as necessary.

The Medicare Customer Service Representative (CSR) will work to determine whether the issue is:

- **Unique issues for an individual beneficiary** (for example, Medicare.gov login issues): The CSR should work to resolve the issue with the SHIP counselor.

- **Potential Plan Finder functionality issues**: The CSR will report the issue to the CMS web team.
  - To submit Plan Finder screen shots, send a detailed email to ACL at ship@acl.hhs.gov with:
    - Description of the issue, including screen shots.
    - Whether you called 1-800-MEDICARE or the Unique ID Helpline.
    - Date and time of call (include time zone).
    - Medicare Customer Service Representative's name.
  - If the issue is drug pricing, provide the following details:
    - Drug dosage, quantity, frequency and packaging, or (if available) the National Drug Code
    - Pharmacy name and full address or (if available) the National Provider Identifier
    - Plan name, plan type (for example, Part D) and plan ID number (for example, S6946-031-0)

Category 3: Medicare.gov account and Low Income Subsidy functionality issues: call Medicare and email ACL

Call 1-800-Medicare or the Unique ID Helpline for assistance. Calling 1-800-Medicare ensures the beneficiary gets the help they need as quickly as possible while also making CMS aware of the potential Medicare Plan Finder issue for further tracking and resolution as necessary.

Report the issue to ACL via ship@acl.hhs.gov. To investigate an issue, CMS needs the Medicare numbers for the individual(s) impacted. To safely email a Medicare number be sure to:

1. Send a password-protected document containing the Medicare number(s) as an email attachment.
2. Send the password in a separate email. Steps to save Word documents with a password in are available on Microsoft.com.

Resolve issues with the SHIP Unique ID

Follow the CMS Unique ID Troubleshooting Instructions (P-03153a).