



# Comparing and Choosing Plans

- Things to consider
- Drug plan options
- Comparing plans
- What to expect
- Special populations

# Things to Consider Before Joining a Plan

- Important questions to ask
  - Do you have other current health insurance coverage?
  - What about current prescription drug coverage?
  - Is any prescription drug coverage you might have as good as Medicare drug coverage?
  - How does your current coverage work with Medicare?
  - Could joining a plan affect your current coverage?
  - Could joining a plan affect a family member's coverage?

# Drug Plan Options

- You can get your Medicare Part D coverage through
  - Medicare Prescription Drug Plans
  - Medicare Advantage and other Medicare plans
  - Some employers and unions

# Steps to Choosing a Prescription Drug Plan

- There are 3 steps to choosing a prescription drug plan
  1. Collect information
  2. Compare plans
  3. Decide on a plan and enroll

# Step 1: Collect Information

- Collect information
  - Current prescription drug coverage
  - Prescription drugs, strengths, and dosages
  - Medicare card
  - ZIP code

List the prescriptions you take.

Prescription name	Dosage of prescription (ml, mg)	Number of times a day you take your prescription	Amount you pay each month

## Step 2: Compare Medicare Drug Plans

- To compare Medicare drug plans
  - Use online comparison tools at [www.medicare.gov](http://www.medicare.gov) to
    - View your current plan
    - Find and compare all plans in your area
    - Enroll in a plan
- For questions
  - Call 1-800-MEDICARE (1-800-633-4227)
  - Call State Health Insurance Assistance Program (SHIP)
    - For free personalized counseling

# Step 2: Compare Prescription Drug Plans

(continued)

- Create a personalized list of plans to compare
  - Shows all plans available in ZIP Code
- Compare by
  - Annual cost (How much would you have to pay?)
    - Monthly premium
    - Yearly deductibles
    - Coverage in the gap
  - Coverage (What drugs does the plan cover?)
  - Pharmacies (Which pharmacies can you use?)

## Step 3: Decide and Enroll

- Decide which plan is best for you and join
- Enroll directly with the plan
  - Mail or fax paper application to plan
  - Online (plan's website or [www.medicare.gov](http://www.medicare.gov))
  - Telephone
    - 1-800-MEDICARE (TTY 1-877-486-2048)
    - The plan

# What New Members Can Expect

- Members receive
  - An enrollment letter
  - Membership materials, including card
  - Customer service contact information
- If current Rx drug is not covered by plan
  - Member can get transition supply (generally 30-days)
  - Work with prescriber to find a drug that is covered
  - Request exception if no acceptable alternative drug on list

# Annual Notice of Change

- All Part D plans send to all members by October 31
  - May arrive with Evidence of Coverage
- Will include information for upcoming year
  - Summary of Benefits
  - Formulary
  - Changes
    - New premium
    - Cost sharing – copayments and coinsurance
    - Other