

California Medicare Coalition

Wednesday, November 12, 2008

10:00 am - Noon

Statewide Conference Call

Training on Medicare plan finder tools

- A. Finding and comparing stand-alone Medicare Part D plans for a Medicare beneficiary
- B. Finding and comparing Medicare Advantage prescription drug (MA-PD) plans for a Medicare beneficiary
- C. Finding health benefit details for Medicare Advantage plans

Instructions

- A. **Finding and comparing stand-alone Medicare Part D plans for a Medicare beneficiary, Mark Brown**
 - 1. Go to Medicare website, URL <http://www.medicare.gov>
 - 2. Click on "Medicare Prescription Drug Plan – 2009 Plan Data."
 - 3. Click on "Find & Compare Plans." (left side)
 - 4. Click on "Begin General Search." (right side)
 - 5. Enter the Requested Information
 - ZIP code: "94607"
 - Your Age Range: "65-69"
 - Your Health Status: "Good"
 - Do you currently have Rx drug coverage? "Yes"
 - What type(s) of prescription drug coverage do you have? Check "Medicare Prescription Drug Plan."
 - Do you have any other health insurance coverage? "Yes"
 - What type(s) of health care coverage do you have? Check "Original Medicare Plan."
 - Did you get a letter from Medicare or the SSA that said you are either eligible for or qualified for extra help paying for your Medicare Prescription Drug plan costs? "No"
 - Click "Continue."
 - 6. Review Current Coverage and Consider Options – This page reflects your responses on previous page. Check info and click "Continue."

7. Click “Enter My Drugs,” and enter the following medications on the next page.
 - i. Zantac
 - ii. Prilosec
 - iii. Hydralazine
 - iv. Klonopin
 - v. Clonidine
 - vi. Zyrtec
 - vii. Zocor
8. Uncheck “Use lower cost generic drugs when available.” Click “Continue.”
9. Save Your Drug List (optional.)
10. Under “Select a Preferred Pharmacy or Pharmacies,” select “No” to have broader range of plans. Click “Yes” only if client insists that he or she would go only to a particular pharmacy. Then click “Continue.”
11. On the “Your Personalized Plan List” page, scroll down to see all the Part D plans in the 94607 zip code. Note that only 5 are currently showing – you can change the settings at the bottom of the list to show 10 or 20 plans per page, or show all of them on one page. Also, on the top of this page you can click on “View 40 Medicare Health Plans in ZIP Code 94607” and “View 2 Special Need Plans in ZIP Code 94607.”
12. Note that results are ordered by increasing “Estimated Annual Cost Using Retail Pharmacy” (highlighted in green). You can re-order the list by clicking on the heading, e.g. “Estimated Annual Cost Using Mail Order Pharmacy” or “Monthly Drug Premium.”
13. Check the first 3 plans, which are the 3 lowest cost plans (using retail pharmacy)—HealthSpring, AARP, Aetna—and click “Compare.”
14. On the next page “Compare Plan Benefits,” note the following:
 - Plans’ phone numbers are listed
 - Premium versus “Annual Drug Costs (including premium) for Preferred Network Retail Pharmacy” versus “Annual Drug Costs (including premium) for Mail Order Pharmacy”
 - Deductible and how that affects the section under “Your Monthly Drug Costs at Preferred Network Retail Pharmacy before you have met your deductible”
 - Footnotes to the section under “Drug Coverage Information”
15. To get more info about a plan, click on drop down menu “More Information” under the plan phone numbers, select “View Plan Drug Details,” and click “Go.”

B. Finding and comparing Medicare Advantage prescription drug (MA-PD) plans for a Medicare beneficiary, Mark Brown

If same beneficiary with same medications is interested in MA-PD plans:

1. Click “Return to Personalized Plan List.”
2. Click “Reset Checkboxes” and click “View 40 Medicare Health Plans in ZIP code 94607.” (top)
3. Check the first 3 plans, which are the 3 lowest cost plans (using retail pharmacy)—Secure Horizons MedicareDirect Rx Plan 56, SmartValue Plus, Freedom Blue Plan 1—and click “Compare.”

C. Finding details about health benefits of Medicare Advantage plans

Suppose the beneficiary was interested in the MA-PD plans and wanted to know more about the other benefits, e.g. medical and hospital:

1. Click “Home” (very top left) to go back to the home page.
2. Click “”Medicare Health Plans – 2009 Plan Data.”
3. Click “Find & Compare Health Plans.” (left)
4. Click “Begin General Plan Search.” (right)
5. Enter the Requested Information
 - ZIP code: “94607”
 - Your Age Range: “65-69”
 - Your Health Status: “Good”
 - What type(s) of coverage do you have? Check “Original Medicare Plan” and “Medicare Prescription Drug Plan.”
 - Did you get a letter from Medicare or the SSA that said you are either eligible for or qualified for extra help paying for your Medicare Prescription Drug plan costs? “No”
 - Click “Continue.”
6. Review Current Coverage and Consider Options – This page reflects your responses on previous page. Check info and click “Continue.”
7. Enter Drug List ID and Password Date and click “Retrieve My Drug List.” (If you click “Continue to Plan List” (right), you will get list of plans but without additional info noted below.)
8. Note the following:
 - “Select Criteria to Reduce the Number of Plans Shown (optional)”

- Tabs “View Health Benefits and Quality” and “View Drug Benefits and Quality.” (You would not get these two tabs if you did not enter Drug List ID and Password Date on previous page.)
 - You can compare health benefits and drug benefits by selecting up to 3 plans and clicking “Compare Health Benefits” or “Compare “Drug Benefits.”
9. Results are ordered by increasing “Estimated Annual Cost For People Like You” (highlighted in green). You can re-order the list by clicking on the heading, e.g. “Cover Drugs” or “Monthly Drug Premium.” Estimated cost includes drug cost if you entered Drug List ID and Password Date on previous page.
10. “Original Medicare” is listed for comparison—what it would cost if you did not have an MA plan.
11. Note type of plan under plan name and ID (left) and how type of plan corresponds with column under “Doctor Choice.” E.g.
- SNP Institutional or Chronic or disabling condition _ Plan Doctors Only
 - Private Fee-for-Service _ Any Willing Doctor
 - HMO _ Plan Doctors Only
 - Medical Savings Account _ Any Doctor
 - Preferred Provider Organization _ Any Doctor

Special note: RFP PFFS = Religious Fraternal Benefit Private Fee-for-Service