



Medicare Plan Finder

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Lesson 1

What is the Plan Finder & How to Use It?

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New Jersey's Division of Aging Services

What is the Medicare Plan Finder Tool?

- An online searchable tool on official government Medicare.gov website
- Available to the public
- Allows users to compare Medicare plan options
 - Medicare Advantage Health plans
 - Medicare Part D Prescription Drug plans
 - Medicare Supplemental Policies (Medigap)
- Provides detailed information on coverage, costs, and benefits of different plan options in your area based on your prescriptions.
- Can also enroll in a Medicare Advantage plan or a Medicare Part D drug plan on the Medicare Plan Finder tool.

What You Need Before You Get Started

- Beneficiary's zip code
- List of Beneficiary's prescription drugs with dose
- Pharmacy Beneficiary uses
- Does Beneficiary have a Medicare account?
- Other Helpful Information
 - Medicare card with NEW Medicare number
 - Other Health Insurance cards
 - Subsidy eligibility (Medicaid, Low Income Subsidy (LIS), State Pharmacy Assistance Program)

Eight Step Process

1. Enter Beneficiary Information
2. Enter drugs by name, dose and quantity
3. Select pharmacies
4. Review search results
5. Compare plans
6. Review Plan Details
7. Save or print plan details
8. Enroll in a Plan

Getting to the Medicare Plan Finder

- Go to [Medicare.gov](https://www.Medicare.gov)
- Click “Find Health and Drug Plans”
- Or [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)
- Or call 1-800-Medicare
 - Customer Service Assistance for choosing a plan & enrolling
 - Available 24 hours a day, 7 days a week
 - Language Line Interpreters for 150 languages



Medicare.gov Homepage

Medicare.gov

Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

Chat Log in

Alert

Boost your protection from COVID-19. [Find out how Medicare can help.](#)

Search



Welcome to Medicare

Get Started with Medicare

 **Log in or create an account**
Access your information anytime, anywhere
[Log in/Create Account](#)

 **Find health & drug plans**
Find & compare plans in your area
[Find Plans Now](#)

 **Find care providers**
Compare hospitals, nursing homes, & more
[Find Providers Near Me](#)

 **Talk to someone**
Contact Medicare & other helpful resources
[Get Help](#)

Feedback

Redesigned Medicare Plan Finder Home Page

Explore your Medicare coverage options



Don't have Medicare Part A or B yet?
[Get started with Medicare.](#)

Log into client's Medicare account or create an account

Find Medicare health & drug plans

Or continue without logging in

Use your account

Continue without logging in

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.](#)

ZIP CODE

PLAN TYPE

Choose type of plans to review

Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan type?](#)

[Start](#)

Things to Note

- Cannot save drug list if use option “*continue without logging in*”
 - Will be able to see plan and coverage information to make an enrollment choice.
- In order to save the drug list, you must access or create a **Medicare Account** (*formerly called a “My Medicare Account”*)
 - Doing this will show beneficiary drug list from prior year’s claims, no need to enter medications, just need to update it.

Step One: Beneficiary Question on “Extra Help”

Medicare.gov

Help with your costs

Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure
- I don't get help from any of these programs

Search Preferences- Drug Costs

Always check “yes” if entering drugs

Tell us your search preferences

Do you want to see your drug costs when you compare plans?

Yes

Great!

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

Step Two: Entering Drugs

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

Type in drug name in the box.

Add Drug

[Clear search](#)

[Browse drugs A-Z](#)

[Can't find your drug?](#)

Or can search for name of drug by first letter

Done Adding Drugs

See Plans Without Drug Costs

Tip: Do not enter Over-the-counter drugs or drugs paid by Part B of Medicare

Pop Up: Generic or Brand Name Drug Used?

The screenshot shows a web interface for adding prescription drugs. At the top, the heading reads "Add your prescription drugs". Below this, a prompt says "Begin typing to find & select your drug." There is a search input field containing "Lipitor" and a dark green "Add Drug" button to its right. Below the search field is a "Clear search" link. Further down, there are two links: "Browse drugs A-Z" and "Can't find your drug?". At the bottom left, there is a button labeled "See Plans Without Drug Costs".

A white pop-up box is overlaid on the right side of the interface. It has the heading "A generic is available" in bold. The text inside the pop-up reads: "Lipitor has a lower cost generic version called atorvastatin." Below this, it asks "Would you like to add atorvastatin to your list instead?". At the bottom of the pop-up, there are two buttons: a dark green "Add Generic" button and a light grey "Add brand instead" button.

Enter the Drug Dosage

Tell us about this drug

Atorvastatin

Dosage

Quantity

Frequency

Add to My Drug List

Adjust dosage and then select "Add to My Drug List"

Tip: Letters included with Drug Dose are Important

Tell us about this drug

Bupropion hydrochloride

DOSAGE

300mg tablet extended release 24 hour



Select a dosage

75mg tablet

100mg tablet

100mg tablet extended release 12 hour

Bupropion hcl er (sr) 150mg tablet extended release 12 hour

Bupropion hcl er (smoking det) 150mg tablet extended release 12 hour

200mg tablet extended release 12 hour

150mg tablet extended release 24 hour

300mg tablet extended release 24 hour

450mg tablet extended release 24 hour

**Would show on
medicine bottle as
100mg ER**

Add Additional Medications

Confirm your drug list

Alprazolam 0.5mg tablet
generic

[Remove drug](#)

Quantity

60

Frequency

Every month

[Edit drug](#)

Find & Add Drug

Tip: enter all drugs with same refill frequency (*monthly or every 3 months*) for best results

Done Adding Drugs

Select "Done Adding Drugs" after all medications have been entered.

Step Three: Select Pharmacies

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.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE

NAME OF PHARMACY (OPTIONAL)

Find Pharmacy

Filter by:

Distance: 5 miles

Showing 1-10 of 46 pharmacies near 08625

Mail-order Pharmacy

Add both mail-order and retail pharmacies to find the lowest cost.

Add Pharmacy

1. Ewing Pharmacy

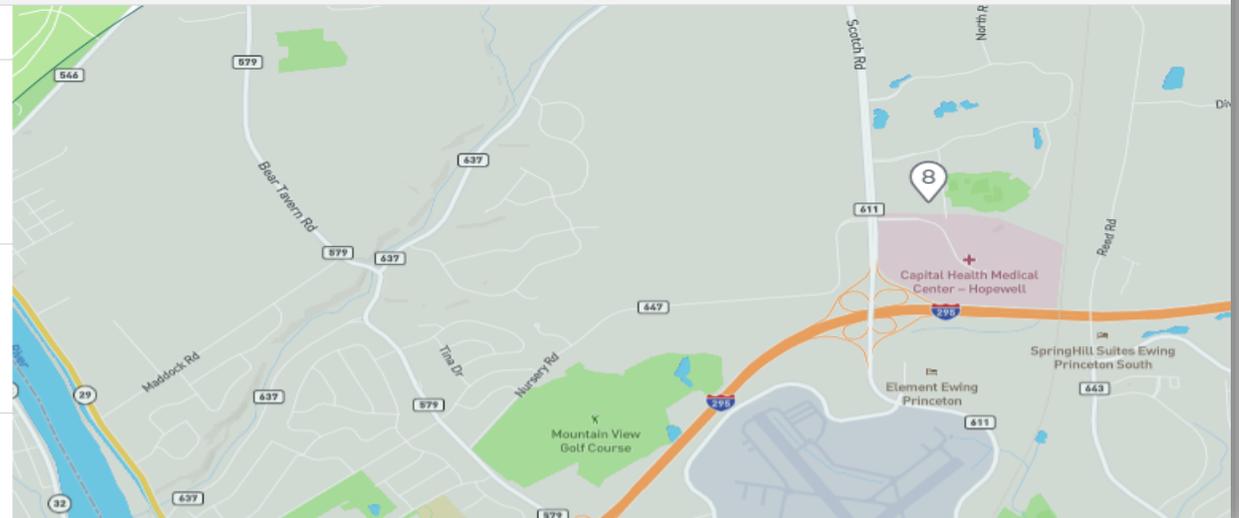
1400 Parkway Ave, Ewing, NJ 08628
(609) 323-7503

Add Pharmacy

2. Partners Pharmacy

100 Sullivan Way, West Trenton, NJ 08628

Add Pharmacy



Tip: include some retail chains (ex: CVS or Walgreens or Walmart) to get some preferred pharmacy pricing.

Step Four: View Results

Showing 3 of 3 drug plans

SORT PLANS BY Lowest drug + premium cost

SilverScript Plus (PDP)

Aetna Medicare | Plan ID: S5601-009-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$77.40 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$610.72 Retail pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$0.00 Drug deductible

PHARMACIES

3 of 3 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

Enroll

Plan Details

Note: During OEP costs for a full year in the plan will show. If comparing after January 1, the costs shown will be calculated for months remaining in the year.

Filter Plan List if Desired

Filter by: Insurance Carrier ▾ Star Ratings ▾

Showing 10 of 23 drug plans

Cigna Secure Rx (PDP)
Cigna | Plan ID: S5617-018-0
Star rating: ★★☆☆☆

MONTHLY PREMIUM
\$38.20 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST
\$284.44 Retail pharmacy: Estimated total drug + premium cost

DEDUCTIBLE
\$480.00 Drug deductible

[Enroll](#) [Plan Details](#) Add to compare

Insurance Carrier ▲ Drug Coverage ▾ Star Rat

- Aetna Medicare
- Amerigroup Community Care
- Amerigroup Insurance Company
- Cigna
- Clover Health
- Horizon Blue Cross Blue Shield of New Jersey
- Humana
- UnitedHealthcare
- Wellcare

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

Select "add to compare"

Step Five: Compare Plans Side-by-Side

	SilverScript SmartRx (PDP) ×	AARP MedicareRx Walgreens (PDP) ×	Cigna Essential Rx (PDP)
	\$7.00 Monthly premium Enroll Plan Details	\$29.30 Monthly premium Enroll Plan Details	\$34.90 Monthly premium Enroll Plan Details
Overview			
Star rating	★★★★☆	★★★★☆	★★★★☆
Total	\$7.00	\$29.30	\$34.90
Yearly drug deductible	\$480.00	\$310.00	\$480.00
Drug coverage & costs			
Drugs covered/Not covered	3 of 3 Prescription drugs covered Restrictions may apply	3 of 3 Prescription drugs covered Restrictions may apply	3 of 3 Prescription drugs covered Restrictions may apply
<u>Estimated total drug + premium cost</u> <div style="border: 1px solid black; padding: 5px; width: fit-content;"> Review <u>total</u> cost at different pharmacies </div>	SHOPRITE PHARMACY DEPT #514 ✓ Preferred in-network \$715.90 WALGREENS #19172 ✗ Out-of-network \$3,701.20 CVS PHARMACY #06900 ✓ Preferred in-network \$715.50	SHOPRITE PHARMACY DEPT #514 ✓ Standard in-network \$727.20 WALGREENS #19172 ✓ Preferred in-network \$727.20 CVS PHARMACY #06900 ✓ Standard in-network \$727.20	SHOPRITE PHARMACY DEPT #514 ✓ Preferred in-network \$884.64 WALGREENS #19172 ✓ Preferred in-network \$884.88 CVS PHARMACY #06900 ✓ Standard in-network \$971.24

Step Six: View Plan Details Page

Aetna Medicare
SilverScript SmartRx (PDP)
Plan type: Drug plan (Part D)
Plan ID: S5601-179-0

[Plan website](#) | **Non-members:** [1-833-526-2445](tel:1-833-526-2445) | **Members:** [1-866-235-5660](tel:1-866-235-5660)

What you'll pay

Total monthly premium	Retail pharmacy: 2022 estimated total drug costs
\$7.00	\$687.50
	Covers 3 of 3 drugs

Overview | Drug Coverage | Star Ratings

Overview

PREMIUMS	
Total monthly premium	\$7.00
DEDUCTIBLES	
The amount you must pay each year before your plan starts to pay for covered services or drugs.	
Drug deductible	\$480.00

Plan Details- Yearly Costs

YEARLY DRUG COSTS BY PHARMACY

Drug costs shown vary based on the plan and pharmacy that you use. Contact the plan if you have specific questions about drug costs. [Can my drug costs change by pharmacy?](#)

	Shoprite Pharmacy Dept #514 Preferred Preferred in-network pharmacy	Walgreens #19172 ✗ Out-of-network pharmacy	CVS Pharmacy #06900 Preferred Preferred in-network pharmacy
Atorvastatin 40mg tablet	\$4.00	\$1,017.36	\$4.00
Bupropion hydrochloride 300mg tablet extended release 24 hour	\$85.97	\$655.20	\$85.77
Lantus 100unit/ml solution pen injector	\$597.93	\$2,000.64	\$597.73
Total yearly drug cost	\$687.90	\$3,673.20	\$687.50

ESTIMATED TOTAL DRUG + PREMIUM COST



	Shoprite Pharmacy Dept #514 Preferred Preferred in-network pharmacy	Walgreens #19172 ✗ Out-of-network pharmacy	CVS Pharmacy #06900 Preferred Preferred in-network pharmacy
* Total yearly drug + premium cost	\$715.90	\$3,701.20	\$715.50

Plan Details- Look for Months When Costs Change

ESTIMATED TOTAL DRUG + PREMIUM COST			
	Shoprite Pharmacy Dept #514 Preferred Preferred in-network pharmacy	Walgreens #19172 ✗ Out-of-network pharmacy	CVS Pharmacy #06900 Preferred Preferred in-network pharmacy
Total yearly drug + premium cost	\$715.90	\$3,701.20	\$715.50
When you'll meet your deductible	September 2022	October 2022	September 2022
<u>When you'll enter the coverage gap</u> ▼	You won't enter the coverage gap in 2022	You won't enter the coverage gap in 2022	You won't enter the coverage gap in 2022

Can Choose to Show Only Preferred Pharmacies

In-Network Pharmacy Finder

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE

08625

Find Pharmacy

Filter by:

Distance: 5 miles

Show only preferred in-network pharmacies [What's this?](#) 

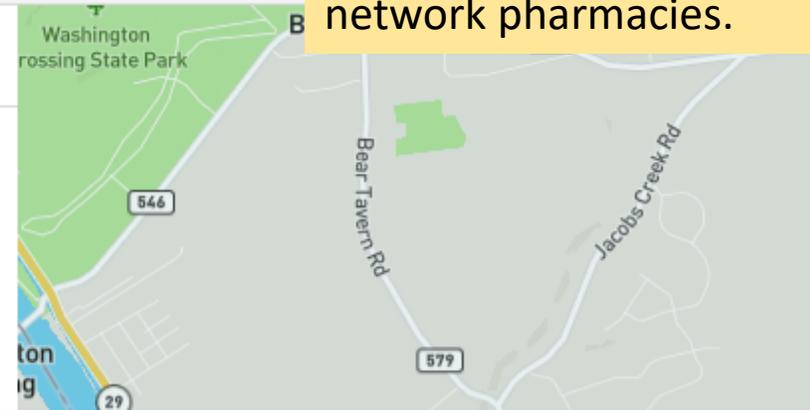
Showing 1-10 of 34 pharmacies near 08625

Mail-order Pharmacy

Preferred in-network

Add both mail-order and retail pharmacies to find the lowest cost.

Add Pharmacy



Note: some plans do NOT have Preferred Pharmacies. Offer best price at all standard network pharmacies.

Look for redesigned Pharmacy Finder page during OEP

Plan Details- Estimated Costs During Coverage Phases

ESTIMATED DRUG COSTS DURING COVERAGE PHASES					
+ WALGREENS #16034 - DRUG COSTS DURING COVERAGE PHASES Click + to expand the info					
- CVS PHARMACY #06900 - DRUG COSTS DURING COVERAGE PHASES					
	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Atorvastatin 40mg tablet	\$1.75	\$1.00	\$1.00	\$0.44	\$1.75
Bupropion hydrochloride 300mg tablet extended release 24 hour	\$28.77	\$28.77	\$19.00	\$7.19	\$3.95
Lantus 100unit/ml solution pen injector	\$459.73	\$459.73	\$46.00	\$114.93	\$22.99
Monthly totals	\$490.25	\$489.50	\$66.00	\$122.56	\$28.69

Plan Details- Interpreting Estimated Costs During Coverage Phases

CVS PHARMACY #06900 - DRUG COSTS DURING COVERAGE PHASES

	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Atorvastatin 40mg tablet	\$1.75	\$1.00	\$1.00	\$0.44	\$1.75
Bupropion hydrochloride 300mg tablet extended release 24 hour	\$28.77	\$28.77	\$19.00		
Lantus 100unit/ml solution pen injector	\$459.73	\$459.73	\$35	\$35	\$22.99
Monthly totals	\$490.25	\$489.50	\$66.00	\$122.56	\$28.69

Why is the copay the same before and after the deductible? Plan does not apply deductible to some tiers.

Same copay after deductible and in the Coverage Gap? Plan offers extra coverage in the Gap for that drug.

+ View more drug coverage

Plan Details- View Plan Cost by Drug Tier

Preferred retail pharmacy drug cost for 1 month ▼ Change			
Tiers	Initial coverage phase	Gap coverage phase	Catastrophic coverage phase
Preferred Generic	\$1.00 copay	Generic drugs: 25% Brand-name drugs: 25%	Generic drugs: \$3.95 copay or 5% (whichever costs more) Brand-name drugs: \$9.85 copay or 5% (whichever costs more)
Generic	\$19.00 copay	Generic drugs: 25% Brand-name drugs: 25%	Generic drugs: \$3.95 copay or 5% (whichever costs more) Brand-name drugs: \$9.85 copay or 5% (whichever costs more)
Preferred Brand	\$46.00 copay	Generic drugs: 25% Brand-name drugs: 25%	Generic drugs: \$3.95 copay or 5% (whichever costs more) Brand-name drugs: \$9.85 copay or 5% (whichever costs more)
Non-Preferred Drug	49%	Generic drugs: 25% Brand-name drugs: 25%	Generic drugs: \$3.95 copay or 5% (whichever costs more) Brand-name drugs: \$9.85 copay or 5% (whichever costs more)
Specialty Tier	25%	Generic drugs: 25% Brand-name drugs: 25%	Generic drugs: \$3.95 copay or 5% (whichever costs more) Brand-name drugs: \$9.85 copay or 5% (whichever costs more)

Plan Details- View Other Drug Information

OTHER DRUG INFORMATION

	Tier	Prior authorization	Quantity limits	Step therapy
Atorvastatin 40mg tablet	Tier 1	-	Yes	-
Bupropion hydrochloride 300mg tablet extended release 24 hour	Tier 2	-	Yes	-
Lantus 100unit/ml solution pen injector	Tier 3	-	-	-

Can Edit Drug List

MY DRUG LIST					Change Drugs
	Package	Quantity	Frequency	Brand/Generic	
Atorvastatin 40mg tablet		45	Every month	Generic	
Bupropion hydrochloride 300mg tablet extended release 24 hour		30	Every month	Generic	
Lantus 100unit/ml solution pen injector	3ml pen (sold in pack of 5)	1	Every month	Brand	

Plan Details- Star Ratings

Star ratings

+ Expand All Ratings

Overall star rating

Overall rating is based on the categories below.



- Drug plan star rating

+ Drug plan customer service



+ Member complaints & changes in the drug plan's performance



+ Member experience with the drug plan



+ Drug safety & accuracy of drug pricing



Summary rating of drug plan quality



Step Seven: Printing Plan Finder Results

Medicare.gov

Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

[Back to Plan Results](#)

Mercer, NJ

SilverScript SmartRx (PDP) ×
\$7.00
Monthly premium
[Enroll](#) [Plan Details](#)

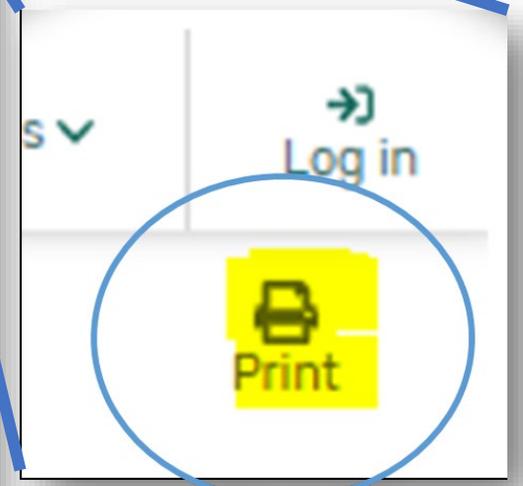
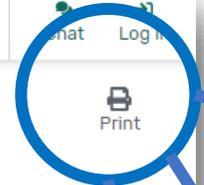
Cigna Secure Rx (PDP) ×
\$38.20
Monthly premium
[Enroll](#) [Plan Details](#)

AARP MedicareRx Saver Plus (PDP) ×
\$37.20
Monthly premium
[Enroll](#) [Plan Details](#)

Feedback

Overview

Star rating	★★★★☆	★★★★☆	★★★★☆
Total	\$7.00	\$38.20	\$37.20
Yearly drug deductible	\$480.00	\$480.00	\$480.00



Tip for Printing Plan Finder Results

More settings ^

Paper size Letter ▾

Pages per sheet 1 ▾

Margins None ▾

Quality 600 dpi ▾

Scale Custom ▾
75

Two-sided Print on both sides

Printing Tip:
Set scale to
about 67-75%
to reduce
number of
pages printed.

Saving Plan Finder Results

Print 3 pages

Destination 📄 Save as PDF ▼

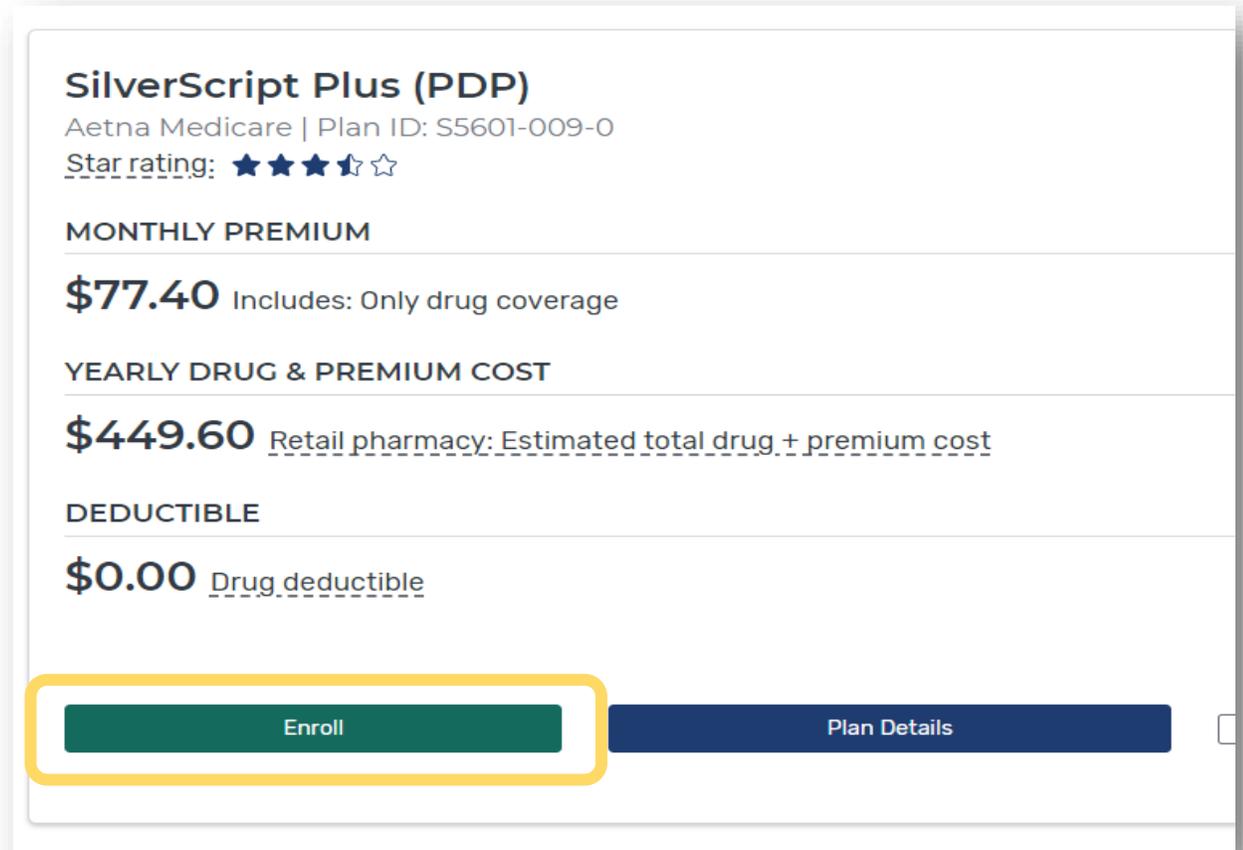
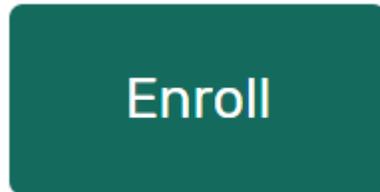
Pages All ▼

Layout Portrait ▼

Save as **PDF**,
instead of
sending to a
printer.

Step Eight: Enroll in a Plan

- Green **ENROLL** buttons found on multiple pages
 - Plan Results Page
 - Plan Details Page
 - Plan Compare Page



SilverScript Plus (PDP)
Aetna Medicare | Plan ID: S5601-009-0
Star rating: ★★★★★☆

MONTHLY PREMIUM
\$77.40 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST
\$449.60 Retail pharmacy: Estimated total drug + premium cost

DEDUCTIBLE
\$0.00 Drug deductible

Enroll **Plan Details**

Enrolling

- Complete enrollment form
- When completed will see confirmation number
 - print confirmation page or copy the number for proof of enrollment.
- New Plan will start January 1st if enrolling during the OEP.
- No need to take action to disenroll from prior Part D or MA plan.

SHIP Counselors: Remember to complete Beneficiary Contact Form in STARS and check both “plans compare” and “enrollment” under Topics Discussed!



Lesson 2

Medicare Advantage Plans on Medicare Plan Finder

Switch to Medicare Advantage from Part D Plan Search Results Page

Medicare.gov

Basics ▾

Health & Drug Plans ▾

Providers & Services ▾

Chat

Log in

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#)

[View 38 available Medicare Advantage Plans](#)

[← Back to drugs & pharmacies](#)


Print

MY LOCATION

PLAN TYPE

Mercer, NJ [Change location](#)

Select a Plan Type ▾

Filter by:

Insurance Carrier ▾

Star Ratings ▾

Showing 10 of 23 drug plans

SORT PLANS BY

Lowest drug + premium cost ▾

SilverScript SmartRx (PDP)

Medicare Advantage Results Page

Showing 10 of 38 Medicare Advantage Plans

SORT PLANS BY

Lowest drug + premium cost



Aetna Medicare Prime Credit (PPO)

Aetna Medicare | Plan ID: H5521-277-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$0.00 Includes: Health & drug coverage

Doesn't include: \$170.10 Standard Part B premium

YEARLY DRUG & PREMIUM COST

\$2,016.00 Retail pharmacy: Estimated total drug + premium cost

Doesn't include: Health costs

OTHER COSTS

\$1,000 annual deductible Health

\$350.00 Drug deductible

\$11,300 In and Out-of-network

\$7,550 In-network

PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- ✓ Worldwide emergency
- ✓ Telehealth

[See more benefits](#) ▼

[See more benefits](#) ▲

- ✓ Over-the-counter drugs
- ✗ In-home support
- ✗ Home safety devices & modifications
- ✗ Emergency response device

COPAYS/COINSURANCE

Primary doctor: \$20 copay per visit

Specialist: \$50 copay per visit

DRUGS

✓ Includes drug coverage

[View drugs & their costs](#)

Filter Plan List if Desired

MY LOCATION: Mercer, NJ [Change location](#)

PLAN TYPE: Select a Plan Type

Filter by: Plan Benefits ^ Insurance Carrier v Drug Coverage v Star Ratings v Special Needs Plans v

Showing 10 results

AAR Advantage Choice (PPO) 768-022-0

United Star

PLAN TYPE: Select a Plan Type ^

- Medicare Advantage
- Types of Medicare health plans [Learn about plan types](#)
- HMO (Health Maintenance Organization)
- PPO (Preferred Provider Organization)
- Prescription Drug Plans

PLAN BENEFITS

- Vision coverage
- Dental coverage
- Hearing coverage
- Transportation
- Fitness benefits

PLAN BENEFITS

- Vision
- Dental
- Hearing
- Fitness benefits
- Worldwide emergency
- Telehealth
- Over-the-counter drugs
- In-home support
- Home safety devices & modifica
- Emergency response device

COPAYS/COINSURANCE

OTHER COSTS

\$0 Health deductible

\$0.00 Drug deductible

\$0.00 Includes: Health & drug coverage
Doesn't include: \$170.10 Standard Part B premium

\$187.28 Retail pharmacy: Estimated total drug + premium co
Doesn't include: Health costs

\$0.00 Drug deductible

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

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

Compare Side-by-Side Up to 3 Plans

	<p>Aetna Medicare Prime Credit (PPO) ×</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll Plan Details</p>	<p>AARP Medicare Advantage Patriot (HMO) ×</p> <p>\$0.00</p> <p>Medicare Advantage (without drug coverage) monthly premium</p> <p>Enroll Plan Details</p>	<p>Cigna Preferred Medicare (HMO) ×</p> <p>\$0.00</p> <p>Medicare Advantage and drug monthly premium</p> <p>Enroll Plan Details</p>
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Overview

Star rating	★★★★☆	★★★★☆	★★★★☆
Health deductible	\$1,000 annual deductible	\$0	\$0
Drug plan deductible	\$350.00	\$0.00	\$0.00
Maximum you pay for health services	\$11,300 In and Out-of-network \$7,550 In-network	\$6,700 In-network	\$7,200 In-network
Health premium	\$0.00	\$0.00	\$0.00
Drug premium	\$0.00	\$0.00	\$0.00
Part B premium	\$170.10	\$170.10	\$170.10
Plan features	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✗ Transportation 	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✗ Transportation 	<ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✓ Transportation

Medicare Advantage Plan Details Page

Aetna Medicare

Aetna Medicare Prime Credit (PPO)

Plan type: Medicare Advantage with drug coverage

Plan ID: H5521-277-0



[Plan website](#) | **Non-members:** [1-833-859-6031](tel:1-833-859-6031) | **Members:** [1-888-268-9800](tel:1-888-268-9800)

Enroll

What you'll pay

Total monthly premium	Health deductible	Primary doctor	2022 estimated total drug costs (lowest cost retail pharmacy)
\$0.00	\$1,000 annual deductible	\$20 copay per visit	\$2,016.00 Covers 1 of 1 drugs

- Overview
- Benefits & Costs
- Drug Coverage
- Extra Benefits
- Optional Packages
- Star Ratings

Overview

PREMIUMS

Total monthly premium	\$0.00
-----------------------	--------

Medicare Advantage Plan Details Page (continued)

PREMIUMS	
Total monthly premium	\$0.00
Health premium	\$0.00
Drug premium	\$0.00
Standard Part B premium	\$170.10
Part B premium reduction	Yes
DEDUCTIBLES	
The amount you must pay each year before your plan starts to pay for covered services or drugs.	
Health deductible	\$1,000 annual deductible
Drug deductible	\$350.00
MAXIMUM YOU PAY FOR HEALTH SERVICES	
Maximum you pay for health services ▼	\$11,300 In and Out-of-network \$7,550 In-network

Plan Details Page: Benefits & Costs Tab

Benefits & Costs

DOCTOR SERVICES

[View Provider Network Directory](#)

Primary doctor visit	In-network: \$20 copay per visit Out-of-network: 40% coinsurance per visit	
Specialist visit	In-network: \$50 copay per visit Out-of-network: 40% coinsurance per visit	

TESTS, LABS, & IMAGING

<u>Diagnostic tests & procedures</u> ▼	In-network: \$0-50 copay Out-of-network: 40% coinsurance	Limits apply ▼
Lab services	In-network: \$0-10 copay Out-of-network: 40% coinsurance	Limits apply ▼
Diagnostic radiology services (like MRI)	In-network: \$0-325 copay Out-of-network: 40% coinsurance	Limits apply ▼

Plan Details Page: Extra Benefits Tab

Extra benefits

HEARING

Hearing exam	In-network: \$50 copay Out-of-network: 40% coinsurance	
Fitting/evaluation	Not covered	
Hearing aids - Inner ear	Not covered	
Hearing aids - Outer ear	Not covered	
Hearing aids - Over the ear	Not covered	

PREVENTIVE DENTAL

Care to prevent or find problems with your teeth and gums.

Oral exam	Not covered	
------------------	-------------	--

Plan Details Page: Optional Packages Tab

Optional packages

This plan includes optional benefits you can add to your coverage at an additional cost.

Package #1 Includes preventive dental services, and comprehensive dental services

Monthly premium: \$31.00

Deductible: \$50.00

Package #2 Includes preventive dental services, comprehensive dental services, and eyewear

Monthly premium: \$36.90

Deductible: \$50.00

See Plan's Website for More Details

Medicare.gov

Basics ▾ Health & Drug Plans ▾

[Go back to plan comparison](#)

Aetna Medicare

Aetna Medicare Prime Credit (PPO)

Plan type: Medicare Advantage with drug coverage

Plan ID: H5521-277-0

[Plan website](#)

Non-members: [1-833-859-6031](tel:1-833-859-6031)

Members: [1-888-268-9800](tel:1-888-268-9800)

Once on plan's website
search for plan document
called

SUMMARY OF BENEFITS

What you'll pay

Total monthly premium

\$0.00

Health deductible

\$1,000

annual deductible

Primary doctor

\$20

copay per visit

2022 estimated total drug costs (lowest cost retail pharmacy)

\$2,016.00

Covers 1 of 1 drugs



Lesson 3

Reviewing Information to Help Lower Drug Costs

Available on Part D and Medicare Advantage Pages

See if there's help to lower costs for drugs you take

Drug Coverage

[See if there's help to lower costs for drugs you take.](#)

PHARMACIES

See the cost level to fill your drugs at the pharmacies you chose. You can also change pharmacies to see the cost level of other pharmacies in your area pharmacy.

[More about pharmacy cost levels](#)

WALGREENS #19172

Preferred Preferred in-network pharmacy

CVS PHARMACY #06900

Preferred Preferred in-network pharmacy

Ways to Get Help with Drug Costs

5 ways to get help with prescription costs

You may find it necessary to get help paying for prescriptions even after enrolling in [Medicare Drug Coverage \(Part D\)](#). For example, you may reach the annual spending limit and enter what is called the coverage gap. Here are 5 tips to consider if you think you might need to get help with the costs of prescription drug coverage.

1. Consider switching to generics or other lower-cost drugs.

There may be generic or less-expensive brand-name drugs that would work just as well as the ones you're taking now. Talk to your doctor to find out if these are an option for you. You might also be able to lower prescription costs by using mail-order pharmacies.

2. Choose a Medicare drug plan that offers additional coverage during the gap.

There are plans that offer additional coverage during the Medicare drug coverage gap, like for generic drugs. However, plans with additional gap coverage to help pay for prescriptions may charge a higher monthly [premium](#).

Check with the drug plan first to see if your drugs would be covered during the gap. [Find health & drug plans](#).

3. Pharmaceutical Assistance Programs.

Some pharmaceutical companies offer programs to help pay for medications for people enrolled in Medicare drug coverage (Part D). Find out whether there's a [Pharmaceutical Assistance Program](#) that can lower prescription costs for the drugs you take.

4. State Pharmaceutical Assistance Programs.

Many states and the U.S. Virgin Islands offer help paying for prescriptions, drug plan premiums and/or other drug costs. Find out if your state has a [State Pharmaceutical Assistance Program](#).

5. [Apply for Extra Help](#).

Medicare and Social Security have a program called Extra Help—a way for people with limited income and resources to get help with prescription costs. If you qualify for Extra Help, you could pay no more than:

- \$3.95 for each generic covered drug
- \$9.85 for each brand-name covered drug

Find a Pharmaceutical Assistance Program for the drugs you take

Some pharmaceutical companies offer programs to help pay for prescriptions for people in a Medicare Drug Plan (Part D)

BEGIN TYPING TO FIND & SELECT
YOUR DRUG.

Find
Programs

[Clear search](#)

[Browse drugs A-Z](#)

[Can't find your drug?](#)

Links to drug company help, state programs and federal Extra Help application.

Additional Resources

CMS Product Name	CMS Product Number
<u>Things to Think About When You Compare Medicare Drug Coverage</u>	11163
<u>Have You Done Your Yearly Medicare Plan Review?</u>	11220
<u>Create an Account for a Personalized Experience When You Shop for a Medicare Plan</u>	12064

ProductOrdering.cms.hhs.gov

Break

To help you track when we'll resume, each bar takes 1 minute to disappear from the slide...





Lesson 4

User Facing Features

Redesigned Landing Page

- Status: Launched on June 28th
- Previous experience:
 - Beneficiaries didn't know if they were where they need to be and what to expect
 - Beneficiaries didn't know the benefits of logging in & whether it was required to search for plans
- New experience:
 - Provides beneficiaries the option to login or create a Medicare.gov account, or easily jump-in and start searching for a plan
 - Clearly sets expectations for what's available in the tool & the benefits of creating an account first
 - More visually consistent with the new Medicare.gov branding

Redesigned Landing Page (continued)

Explore your Medicare coverage options



Don't have Medicare Part A or B yet?
[Get started with Medicare.](#)



Find Medicare health & drug plans

Use your account

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

ZIP CODE

PLAN TYPE

Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan type?](#)

[Start](#)

Personalized Summary Page

- Status: launched on June 28th
- Previous experience:
 - Logged in experience for Beneficiaries was disjointed
 - Logging in still required beneficiaries to go through all of the steps even if their information was already saved – took just as many clicks to see plans as it did if they didn't log in
- New experience:
 - Single jumping-off page containing all information relevant for a beneficiary searching for a plan or reviewing their current enrollment status
 - Easy access to drug & pharmacy lists with the ability to quickly make updates
 - Available for logged in beneficiaries only

Authenticated Beneficiaries Only: Personalized Summary Page

Hello, Eda!

Use this page to review your plans, drugs, and pharmacies. You can make changes or get details about your coverage.

 Print

✓ Your plans

Your current plan

HumanaChoice H5216-043 (PPO)
(H5216-043-1)

[Get plan details & contract information >](#)

Explore other Medicare coverage options

Discover health and drug plans or Medigap policies in Bee, TX, 78145.
[\(Change location\)](#)

[Find Plans Now](#)

Have other Medicare coverage?
[Get details about your other coverage.](#)

💰 Your Extra Help with drug costs

Depending on your income, you may qualify for help with Medicare costs.
[Get details.](#)

2022 Extra Help with drug costs

None

📖 Your pharmacy list

You have 3 saved pharmacies. You can save up to 5.

Mail-order Pharmacies

COSMOS ARENA PHARMACY AND MEDICAL SUPPLIES

1711 Holaview Rd, Baltimore, MD 21222

WALGREENS #10689

300 E Houston St, Beeville, TX 78102

[Edit My Pharmacies](#)

🌿 Your drug list

You have 7 drugs. When you've entered your drugs, you'll find out how much they cost in each plan.

Abelcet 5mg/ml suspension	Package Type 20ml vial	Quantity 4	Frequency Every month
Acamprosate calcium 333mg tablet delayed release generic		Quantity 180	Frequency Every month

Medigap Policy Rates Included on Policy Details

- Status: Launched May 17th
- Provides beneficiaries a way to make more informed decisions about potential Medigap plans by reviewing policy rate estimates
- Available to unauthenticated and authenticated beneficiaries
- Can be accessed via the Medigap site when investigating individual policy providers

Medigap Policy Rates Included on Policy Details Page

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

Randolph Messages Chat Log out

[Back to Medigap plans](#) Print

Step 2: Pick your policy

Supplement Insurance (Medigap) Plan A policies

Get a more accurate price

Prices vary based on your age, sex, and health status.

AGE

SEX Male Female

DO YOU USE TOBACCO? Yes No

Show only plans for people under 65

There are 55 Medigap policies offered in your state SORT BY

AARP - UnitedHealthcare Insurance Company (Level 1)

MONTHLY COST \$474-\$588 <small>Costs are estimates and may change. Contact the company for an official quote.</small> <small>Doesn't include: \$170.10 Standard Part B premium</small> Get a more accurate price	CONTACT COMPANY Address PO BOX 30607 Salt Lake City, UT 84130-0607 Phone number: 1-888-378-0849 Website: Visit company website	ISSUE AGE PRICING <small>Premiums are low for younger buyers and won't change as you get older.</small> Learn about costs
---	---	--

State Pharmaceutical Assistance Program (SPAP) Tool Include HIV/AIDS Eligibility Info

- Status: Launched May 26th
- Beneficiaries who found programs on Plan Finder were contacting ADAP providers but were unaware of those enrollment prerequisites.
- For AIDS Drug Assistance Programs (ADAP), additional eligibility criteria has been included to provide beneficiaries with more information on whether they qualify for an ADAP program
- Can be reached via the Plan Details page, then a link to the static site, then through a link to the SPAP site
- Viewable by both authenticated and unauthenticated users

SPAP Tool to Include HIV/AIDS Eligibility

Overview **Drug Coverage** Star Ratings

Drug Coverage

See if there's help to lower costs for drugs you take.

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

What Medicare Part D drug plans cover (Part D) > Costs for Medicare drug coverage > Costs in the coverage gap > 5 ways to get help with prescription costs

5 ways to get help with prescription costs

You may find it necessary to get help paying for prescriptions even after enrolling in Medicare Drug Coverage (Part D). For example, you may reach the annual spending limit and enter what is called the coverage gap. Here are 5 tips to consider if you think you might need to get help with the costs of prescription drug coverage.

- 1. Consider switching to generics or other lower-cost drugs.**
There may be generic or less-expensive brand-name drugs that would work just as well as the ones you're taking now. Talk to your doctor to find out if these are an option for you. You might also be able to lower prescription costs by using mail-order pharmacies.
- 2. Choose a Medicare drug plan that offers additional coverage during the gap.**
There are plans that offer additional coverage during the Medicare drug coverage gap, like for generic drugs. However, plans with additional gap coverage to help pay for prescriptions may charge a higher monthly premium. Check with the drug plan first to see if your drugs would be covered during the gap. [Find health & drug plans](#).
- 3. Pharmaceutical Assistance Programs.**
Some pharmaceutical companies offer programs to help pay for medications for people enrolled in Medicare drug coverage (Part D). Find out whether there's a Pharmaceutical Assistance Program that can lower prescription costs.

How to get prescription drug coverage

What Medicare Part D drug plans cover

Costs for Medicare drug coverage

- Monthly premium for drug plans
- Yearly deductible for drug plans
- Copayment/coinsurance in drug plans
- Costs in the coverage gap
- 5 ways to get help with prescription costs
- Catastrophic coverage
- Part D late enrollment penalty

How Part D works with other insurance

Some pharmaceutical companies offer programs to help pay for medications for people enrolled in Medicare drug coverage (Part D). Find out whether there's a Pharmaceutical Assistance Program that can lower prescription costs.

[Feedback](#)

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

Find out if your state has a State Pharmaceutical Assistance Program

If your state offers a State Pharmaceutical Assistance Program, we'll show information about that program.

STATE
Select your state View Programs

Only states offering a State Pharmaceutical Assistance Program will display.

[Feedback](#)

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Medicare.gov Basics Health & Drug Plans Providers & Services Chat Log in

SELECT A DIFFERENT STATE

Arizona

View Programs

Print

[Back to search](#)

Arizona

Arizona AIDS Drug Assistance Program (ADAP) Assist

* Limited number of participating pharmacies
* Requires Drug Plan (Part D) enrollment

CONTACT INFORMATION
Phone: [\(602\) 542-7344](tel:(602)542-7344)

[View program website](#)

ELIGIBILITY CRITERIA

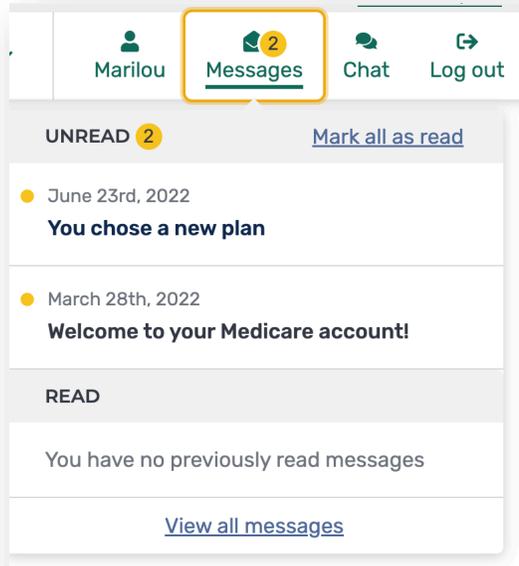
- Patient is living with HIV or AIDS
- Income eligibility
- LIS application status
- Other factors may apply

Enrollment Request Notifications in Medicare Message Center

- Status: Launched July 19th
- When a beneficiary submits an enrollment request in the Online Enrollment Center (OEC), a confirmation web page is presented that includes the OEC confirmation number. After exiting the confirmation page, the beneficiary is unable to retrieve the OEC confirmation number from Medicare.gov.
- After submitting an enrollment request, authenticated beneficiaries will receive a message in their message center with their requested plan contact information, along with their confirmation number.
- These beneficiaries will also receive a notification email with basic enrollment request information and a link to the message center.

Enrollment Request Notification in Medicare Message Center

Notification



Marilou Messages Chat Log out

UNREAD 2 [Mark all as read](#)

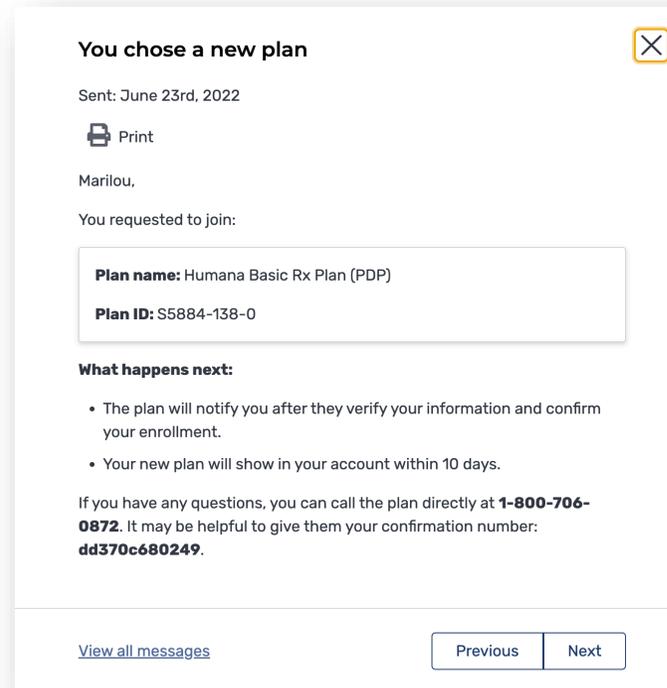
- June 23rd, 2022
You chose a new plan
- March 28th, 2022
Welcome to your Medicare account!

READ

You have no previously read messages

[View all messages](#)

Message Center



You chose a new plan

Sent: June 23rd, 2022

Print

Marilou,

You requested to join:

Plan name: Humana Basic Rx Plan (PDP)
Plan ID: S5884-138-0

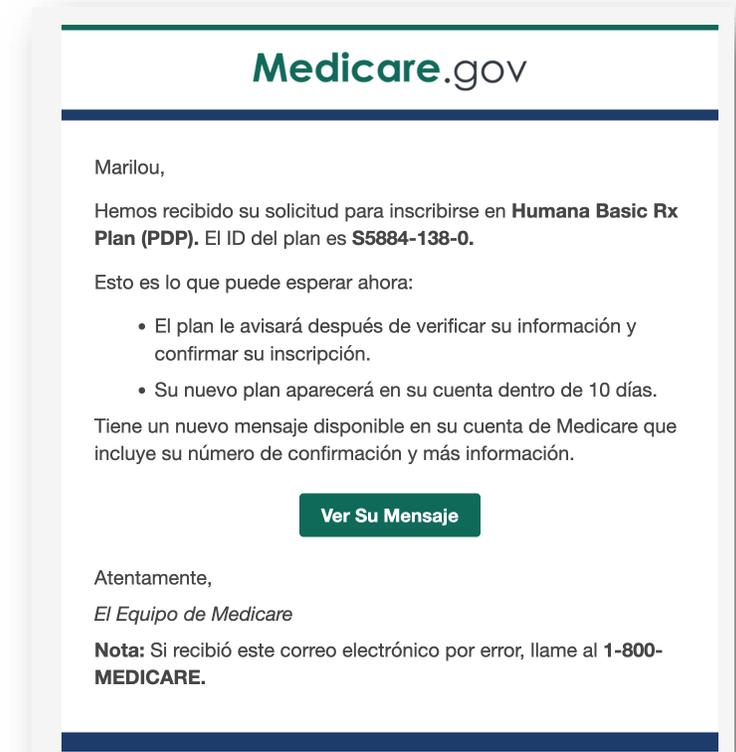
What happens next:

- The plan will notify you after they verify your information and confirm your enrollment.
- Your new plan will show in your account within 10 days.

If you have any questions, you can call the plan directly at **1-800-706-0872**. It may be helpful to give them your confirmation number: **dd370c680249**.

[View all messages](#) Previous Next

Email (Spanish Example)



Medicare.gov

Marilou,

Hemos recibido su solicitud para inscribirse en **Humana Basic Rx Plan (PDP)**. El ID del plan es **S5884-138-0**.

Esto es lo que puede esperar ahora:

- El plan le avisará después de verificar su información y confirmar su inscripción.
- Su nuevo plan aparecerá en su cuenta dentro de 10 días.

Tiene un nuevo mensaje disponible en su cuenta de Medicare que incluye su número de confirmación y más información.

[Ver Su Mensaje](#)

Atentamente,
El Equipo de Medicare

Nota: Si recibió este correo electrónico por error, llame al **1-800-MEDICARE**.

Pharmacy Selection Improvements

- Status: On schedule for September 2022 release
- A major barrier to access is that drug costs are too high for the vast majority of beneficiaries
- New experience:
 - Gives beneficiaries visibility into lower cost pharmacy options in Medicare Plan Finder
 - Reduces overall drug costs to the bene by providing them information to help them save money at the pharmacy counter
 - Increases confidence in their choices made through MPF due to increased cost visibility and guidance
 - Tailor messages to users when there are steps they can take to help surface lower cost pharmacies
 - Also adds the ability to see costs for each pharmacy in the In-Network Pharmacy Finder

Pharmacy Selection Improvements (continued)

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Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ First name Messages Chat Logout

[Back to plan details](#)

Kaiser Permanente Medicare Advantage Value Balt (HMO)

Find In-Network Pharmacies

Update your plan search with pharmacies in this plan's network

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE

123 Main Street, Carroll, MD 21155 Find Pharmacy

FILTER BY: Distance: 5 mi. Preferred in-network pharmacies only [What's this?](#)

Showing 1-6 of 25 pharmacies near 123 Main Street, Carroll, MD 21155

<p>1. Walmart #3456</p> <p>✓ Preferred In-network</p> <p>123 Address Blvd, City, ST 21114 (555) 123-4567</p>	<p>ESTIMATED YEARLY COST</p> <p>\$6,450</p> <p><input checked="" type="checkbox"/> Pharmacy Added</p>
<p>2. Mail-order Pharmacy</p> <p>✓ Preferred In-network</p> <p>Add both mail-order and retail pharmacies to find the lowest cost.</p>	<p>ESTIMATED YEARLY COST</p> <p>\$3,392</p> <p><input checked="" type="checkbox"/> Pharmacy Added</p>
<p>3. Walter's Pharmacy</p> <p>✓ In-network</p> <p>123 Address Blvd, City, ST 21114 (555) 123-4567</p>	<p>ESTIMATED YEARLY COST</p> <p>\$9,278</p> <p><input type="checkbox"/> Add Pharmacy</p>

You have 5 saved pharmacies

Explore Preferred In-network pharmacies for potential drug savings
Preferred In-network pharmacies have typically negotiated better prescription rates with this plan provider.

Find a Preferred In-network Pharmacy

<p>✓ In-network</p> <p>Mail-order pharmacies</p>	<p>✓ In-network</p> <p>Mesilla Valley Pharmacy & Consulting</p> <p>227 S. Main St, Las Cruces, NM, 88001</p>	<p>✓ In-network</p> <p>Walgreens #11960</p> <p>1256 El Paseo Road, Las Cruces, NM, 88001-6026</p>
<p>⊖ Out-of-network</p> <p>Vital Care Of Las Cruces</p> <p>1680 Hickory Loop, Las Cruces, NM, 88005-6598</p>	<p>✓ In-network</p> <p>St. Luke's Health Care Clinic</p> <p>999 W Amador Ave Ste A, Las Cruces, NM, 88005-2739</p>	

Year Over Year Plan Comparison

- Status: On schedule for September 2022 release
- During OE, a critical decision-making juncture for logged-in beneficiaries is the choice to either stick with their current plan for next year (known as their rollover plan) or shop for a new plan.
- New experience:
 - Provides beneficiaries enrolled in a plan with ability to compare details between their current a future rollover plan to see changes before deciding whether to continue on with a plan search
 - Will be accessible via a beneficiary's account summary page
 - Viewable for authenticated users only

Multifactor Authentication

- Beginning this open enrollment, beneficiaries will be able to set up multifactor authentication.
- Methods supported will be text, phone, and email.
- Signup is voluntary & can be edited later or turned off in Account Settings.

Educational Information about Interchangeable Biologics

- Status: On schedule for September 2022 release
- Interchangeable biologics are biosimilars that are interchangeable with their reference product
- This feature is designed to educate users on the relationship between interchangeable biologics and a Beneficiary's reference drug(s).
- Improve patient access to biologics and lower drug costs for biologics
- The other drug information table on the Plan details page will provide a link to tooltip that lists interchangeable biologics alternatives and a “Learn More” link.



Lesson 5

Policy Updates & System Back-End Enablers

Policy Updates

- Value Based Insurance Design model updates for Contract Year 2023
 - Extra Help (LIS), Part D Buydown
- Race/Ethnicity collected during enrollment – Jan 2023
- Inflation Reduction Act

System Back-End Enablers

- Migration to AWS Aurora
- Geocoding: Medicare Plan Finder
- Analytics and dashboard improvements
- Continual performance testing and improvements



Lesson 6

Looking Ahead to 2023

Plan Finder Improvements

- Print styling enhancements
- Improvements to drug pricing engine
- Resolve LIS pricing discrepancies
- Account creation/password reset improvements
- Better Plan Finder integration with PAP and SPAP programs
- Medigap Improvements
- Biologic drug enhancements
- Inflation Reduction Act

Checking In...

A thick yellow line that starts on the left side of the slide, curves upwards to a peak in the middle, and then curves downwards towards the right side.

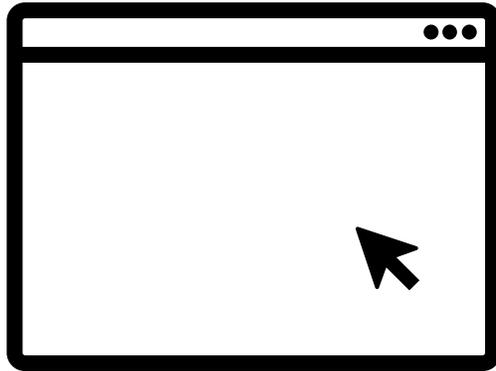
Overall, in your opinion, the content presented today was...

- a. Too basic
- b. Just right
- c. Too advanced



To submit a question, select the Q&A icon  from your Zoom control bar

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Contact us at
training@cms.hhs.gov.