

# **CMS Information and Resources for the Medicare Drug Benefit**

**Medicare**<sub>Rx</sub>  
Prescription Drug Coverage <sub>Rx</sub>

# Campaign Goal & Strategy

- **Goal:** Provide Medicare beneficiaries the information and support they and the people they trust need to make the decision to enroll in the new Medicare drug coverage
- **Strategy:** Encourage a national conversation with families, friends and neighbors on the new drug benefit by providing continuous targeted outreach, education, and enrollment assistance through local and national support.

# Awareness

- Mobile Office Tour
- Media
- Congress
- National Grassroots Partners
  - Government Agencies
  - Private Sector Associations and Coalitions
  - Plans

# Plan Availability

- Lower average premium -- down from \$37 to \$32.
- Choice of at least one PDP with premiums below \$20/month (except Alaska).
- Options with coverage in the standard benefit's "coverage gap."
- Plans with zero deductibles or deductibles lower than standard \$250 annual deductible.
- Plans with zero premiums offered by at least five organizations available to beneficiaries with limited incomes (including dual eligibles).
- Options with even more savings and additional coverage in Medicare Advantage plans. Regional PPOs in all but 13 states.
- In 2006, 70 percent of beneficiaries across the country will have access to a Medicare Advantage plan with zero total monthly premium, not including the Part B premium.

# Four Steps to Medicare Rx Coverage

## 1. Getting Started – Determine Current Rx Coverage

- Medicare Advantage
- Retirees
- Medicare/Medicaid Dual Eligibles
- Original Medicare & Medigap with Drugs
- No Coverage

# Four Steps to Medicare Rx Coverage

## 2. Determine what matters most and review options

- Cost – Premiums, Deductibles, Payment for Drugs
- Coverage – Benefits in the coverage gap, enhancements to the benefit and prior authorization requirements
- Convenience – Neighborhood Pharmacy, Mail order option

# Four Steps to Medicare Rx Coverage

## 3. Choose a Plan

- ***Medicare & You Handbook***
- **Webtools available ([www.medicare.gov](http://www.medicare.gov)):**
  - Drug Plan Cost Estimator
  - Landscape of Plans
  - Drug Plan Finder Tool
  - Formulary Finder
  - ElderCare Locator
- **Personalized Counseling**
- **1-800-MEDICARE**
- **Plan marketing**

# Drug Plan Cost Estimator

- Used to **estimate** a beneficiary's potential savings by joining a Medicare prescription drug plan.
- Estimate based on the standard benefit and the lowest premium amount offered by a plan where the beneficiary lives.
- Quick way to look at estimated savings.



# Landscape of Local Plans

- Lays out Medicare prescription drug plans by state or Medicare Advantage prescription drug plans by county.
- Basic information provided to help find a plan that meets your needs based on:
  - **cost** (premiums, deductibles, and payments),
  - **coverage** (coverage offered in the “coverage gap”, how many of the top 100 drugs are covered by each plan, prior authorization, step therapy)
  - **convenience** (whether a mail-order option is available in addition to the local pharmacies covered by the plan).

# Prescription Drug Plan Finder

- Provides customized cost information for Medicare prescription drug plans and Medicare Advantage prescription drug plans based on current prescriptions and eligibility for extra help.
- Customized Print on Demand booklet.

# Prescription Drug Plan Finder

Allows users to determine current coverage and make a side-by-side comparison of plans based on cost, coverage and convenience:

**Cost** – Plan Finder shows a list of drug plans in an area, sorted by the lowest total cost for current drugs. Allows users to narrow down the choices based on deductibles, premiums, plan name, or availability of mail order

**Coverage** – Plan Finder displays the coverage each plan offers and personalized information on plans.

**Convenience** – Plan Finder can identify plans that are accepted by preferred and nearby pharmacies, and plans that provide mail-order prescriptions.

# Prescription Drug Plan Finder

## Search Options

### Authentication Route

Entering the user's personalized data, information returned is customized based on status of extra help, employer subsidy, current PDP or Medicare Advantage-PD (MA-PD) enrollment and/or current MA enrollment.

# Prescription Drug Plan Finder

## General Search Route

Based on answering questions on the tool, user will see detailed cost sharing information on available PDP's.

## Search Results

- a. View detailed information on PDP's
- b. Enter the user's drugs & selected pharmacies
- c. Compare PDP's
- d. Narrow choices through criteria such as premiums, deductibles, plan name and/or availability of mail order pharmacies.

# Medicare Personal Plan Finder

- Provides detailed coverage information for Original Medicare, Medicare Advantage Plans (including PFFS and Cost Benefit Plans).
- Links between the MPPF and the Medicare Prescription Drug Plan Finder tool help ensure beneficiaries interested in a MAPD plan have access to both the “health plan” information and the detailed “cost sharing” information for the drug benefit portion of the plan.

# Formulary Finder

- Provides easy access to formulary information for Medicare prescription drug plans.
- Helps beneficiary advocates and providers identify plans that have formularies consistent with the needs of the populations they serve.
- Search by state and drug list.
- Linked to Plan Finder

# ElderCare Locator

- [www.eldercare.gov](http://www.eldercare.gov)
  - Links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers
- Personalized Counseling
  - One-on-one counseling is available for those who need assistance



# 1-800 Medicare

- Customer Service Representatives available 24/7
  - Assists caller with drug plan information and enrollment services
  - Customer Service Representatives have been trained to assist callers by using the web tools available on [www.medicare.gov](http://www.medicare.gov)
  - Mail personalized drug plan finder results to caller

# Four Steps to Medicare Rx Coverage

## 4. Enroll – November 15 to May 15

- By Phone – including 1-800 Medicare
- On the Internet – Online Enrollment Center
- By Fax or Mail
- Directly with a Plan

# Mark Your Calendars

November 15

Open Enrollment Starts

November 25

National Day of Conversation

January 1, 2006

1<sup>st</sup> Day of Coverage

May 15, 2006

Open Enrollment Ends