

Dear Colleague,

This e-mail contains important information on the Medicare drug plan (Part D) changes for the dual eligibles (people who have both Medicare and Medicaid benefits). Please see the information below and the attachments.

**The Arc of NJ has scheduled a free Webinar for Friday, Nov. 15th at 10:00 a.m. to discuss the 2014 Medicare Part D changes that may affect some dual eligibles. An electronic invitation to sign up for this Webinar was sent separately. If you would like that e-mail forwarded to you, please let me know.**

This is a summary of the 2014 Medicare drug plan process for New Jersey's dual eligibles (people who have both Medicare and Medicaid):

1. There will be 12 "benchmark" drug plans for NJ's dual eligibles in 2014. "Benchmark" means that the dual eligibles who enroll in that type of plan do not pay any monthly premium fee. **All 10 of the Part D benchmark plans from 2013 are benchmark in 2014, and two new benchmark plans will be available starting on Jan. 1st. See attachment #1 for the list of the 2014 Benchmark plans for NJ.**
2. CMS will mail tan colored letters to dual eligibles who are enrolled in a Medicare Part D drug plan, chosen in the past, which will *not* be a benchmark plan beginning on Jan. 1, 2014. Although all of the benchmark plans from 2013 will continue to be at the benchmark in 2014, some dual eligibles are still enrolled in drug plans which had been benchmark in 2012 or earlier, but are not currently benchmark plans. **Therefore those dual eligibles are continuing to pay a monthly premium fee when they would have a \$0 monthly premium if they switched to a benchmark drug plan. See attachment #2 for the form letter that CMS is mailing to dual eligibles in NJ who are currently enrolled in a non-benchmark drug plan.**
3. **Two of the benchmark plans from 2013 have been sanctioned by the federal Center for Medicare and Medicaid Services (CMS). Those sanctioned plans are SilverScript Basic and SmartD Rx Saver.** When a Medicare Part D drug plan has been sanctioned, it is not permitted to enroll new members, but current members are permitted to remain in that plan.
  - What to do if a dual eligible is enrolled in a drug plan that CMS has sanctioned?If there have not been any problems in accessing the necessary medications, it is okay to remain in that drug plan. However, if there have been any concerns -- and knowing that CMS has also has concerns about the drug plan's services -- it may be wise to enroll in another benchmark drug plan.
4. **NJ has two new benchmark drug plans, starting on Jan. 1, 2014:**
  - Transamerica Classic from Stonebridge
  - Symphonix Rite Aid Value RX
5. **See attachment #3 for all of the 2014 Medicare Part D stand-alone drug plans in New Jersey. Please note the following:**
  - This attachment lists all of NJ's 34 stand-alone Medicare Part D drug plans, including our state's 12 benchmark drug plans. On the attached chart: Each of NJ's benchmark drug plans has a **\$0 monthly premium cost** in the column with the heading, "Premium with Medicaid or Low-Income Subsidy".

6. **Each Drug Plan's Overall Performance Rating** is noted in a column on attachment #3, which shows how many "stars" the plan received.

- For NJ's stand-alone Part D drug plans, the ratings range from a high of 4 stars to a low of 2.5.
- Two drug plans have had a **low rating of only 2.5 stars for the third year**. They are the **Cigna-HealthSpring Rx-Reg4 and Unicare's MedicareRx Rewards Standard** plan. Therefore CMS has designated them as "**low performing plans**". Since neither of these low performing drug plans are benchmark, it is likely that very few dual eligibles are enrolled in them.

7. For some dual eligibles -- especially those who must have brand name medications that are not available on any of the benchmark drug plans -- it may be beneficial to enroll in a non-benchmark drug plan and pay a small monthly premium -- but only if the non-benchmark plan has the needed drug(s) on its formulary.

8. **Drug co-pays:** Dual eligibles will continue to have a co-pay for their Part D medications. Starting on Jan. 1, 2014, for each generic drug, the co-pay will be **\$1.20**, and for each brand name drug it will be **\$3.60**. This is a small increase from the 2013 co-pays. **The exception to the drug co-pay requirement is dual eligibles who are on the Community Care Waiver (CCW); they will continue to have no drug co-payments.**

9. Remember, for the dual eligibles, there is no "lock in", so they can switch to another Medicare drug plan at any time.

10. **Voluntary enrollment in a Medicare HMO dual eligible special needs plan (D-SNP):** If dual eligibles choose to enroll in a D-SNP, they will receive their prescription drugs from that D-SNP's formulary (list of approved drugs), and not from one of the stand-alone prescription drug plans. Before a dual eligible enrolls in a D-SNP, it is suggested that the consumer or caregiver check the D-SNP's formulary to be certain that the needed medications are on the formulary list. **See attachment #4 for a list of the 2014 Medicare HMO D-SNPs in New Jersey.**

11. Anyone currently enrolled in the **United Healthcare D-SNP** should be informed that this particular D-SNP is ending on Dec. 31, 2013. Dual eligibles enrolled in the United Healthcare D-SNP have the choice of either:

- returning to original Medicare and being enrolled in the United Healthcare *Medicaid* HMO, or
- enrolling in one of the other NJ Medicare D-SNPs

**If you need assistance in reviewing the formularies of the various Medicare Part D drug plans, the following approaches may be helpful:**

- Medicare has a helpful Drug Plan Finder on-line tool. Click here: <https://www.medicare.gov/find-a-plan/questions/home.aspx>
- You can obtain free, individualized Medicare drug plan counseling from a NJ SHIP counselor. SHIP stands for State Health Insurance Assistance Program. Additional information about SHIP services is available from this link: <http://www.state.nj.us/health/senior/ship.shtml>, or you may call [1-800-792-8820](tel:1-800-792-8820).

Please share this information with others who may also be interested.

Thanks!

Bev

**Beverly Roberts**  
**Director, Mainstreaming Medical Care**  
**The Arc of New Jersey**  
**985 Livingston Avenue**  
**North Brunswick, NJ 08902**  
**T. [732.246.2525](tel:732.246.2525), ext. 34**  
**F. [732.214.1834](tel:732.214.1834)**  
**[broberts@arcnj.org](mailto:broberts@arcnj.org)**  
**[www.arcnj.org](http://www.arcnj.org)**

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