Navigating the NEW Medicare Plan Finder for Dual Eligibles

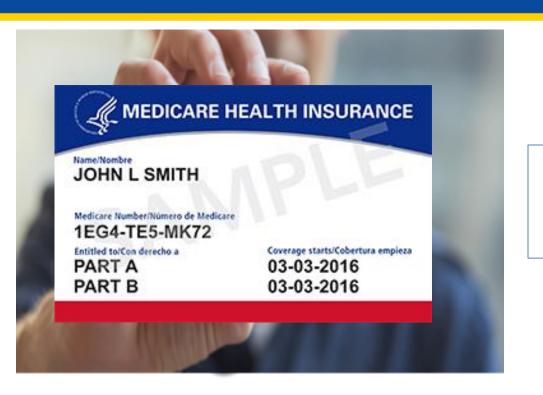


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State Health Insurance Assistance Program
NJ Division of Aging Services



The ARC of NJ
Webinar November 14, 2019

Did you receive your New Medicare Card?



New Medicare numbers must be used for claims starting January 1, 2020

What if you did NOT receive the new card?

- ✓ Call 1-800-Medicare to confirm your correct mailing address on file.
- ✓ Request another card be mailed to you.
- ✓ Register on www.mymedicare.gov and print your card.

What is the Medicare Plan Finder?

- ❖ Internet Tool on official Medicare web site
- Helps people learn about drug coverage and
 - Compare Part D plans & Medicare Advantage Health Plans (HMOs/PPOs)
 - ➤ Identify which plans cover your prescriptions
 - Enroll in a Part D or Medicare Advantage plan

Getting Started: What You Will Need

- Consumer's zip code
- List of consumer's prescription drugs
 - o strength and quantity
 - o if can take generics
- Pharmacy consumer uses
- Does consumer have a MyMedicare account?
 - Will need user name and password
- Other Helpful Information
 - Medicare card with NEW Medicare number
 - Other Health Insurance cards
 - Subsidy eligibility (Medicaid, LIS, PAAD)

6 STEP Process

- 1. Enter Consumer Information
- 2. Enter List of Current Medications
- 3. Select Pharmacy
- 4. Compare Search Results
- 5. Review Plan Details
- 6. Enroll

Getting to the Drug Plan Finder

- Go to www.Medicare.gov
 - ➤ Click "Find Health and Drug Plans"
 - > Or www.medicare.gov/plan-compare
 - ➤ Or call 1-800-Medicare
 - Customer Service Assistance for choosing a plan & enrolling
 - Available 24 hrs a day
 - Language Line Interpreters for 150 languages

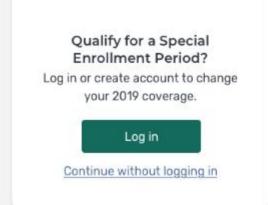
New Plan Finder: Things to Note

- Can access drug lists created last year
 - but must re-type list
- Cannot <u>save</u> new drug list if use option "continue without logging in"
- In order to save the drug list, you must access or create a MyMedicare account.
- Search will produce list of plans showing plan with lowest <u>premium</u> first.
 - Need to re-sort by "lowest drug + premium costs"

Medicare.gov Homepage









The New Medicare Plan Finder

Prescription Drug Plan (PDP) Search and Compare from "continue without logging in"

Reminder

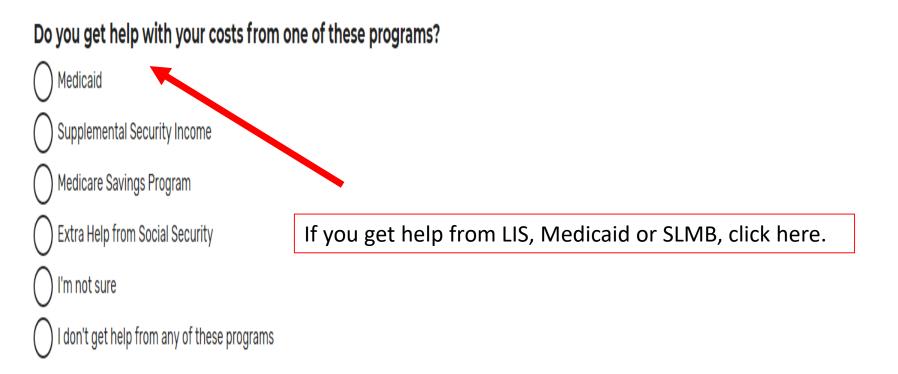
- cannot save the drug list after logging out.
- Print copy of drug list and top plans for your records

Step One

Answer a few quick questions

What type of 2020 coverage are you looking fo	or?
Medicare Advantage Plan	
Drug plan (Part D)	
Adds drug coverage to Original Medicare.	
Drug plan (Part D) + Medigap policy	
Medigap policy only	
Learn more about Medicare options before I see plans.	
	Make sure to click on name of <u>county</u> before clicking
Enter your ZIP Code	NEXT
08850	
Middlesex, NJ	

Answer question about "extra help" to see subsidized premiums and copays



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.	
O No	
How do you normally fill your prescriptions?	
Retail pharmacy	
You'll need to tell us the pharmacies you use most to get accurate drug costs.	
Mail order pharmacy	

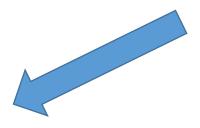
Step Two- entering drugs

Add your prescription drugs

Browse drugs A-Z

Browse drugs A-Z

Can't find your drug?

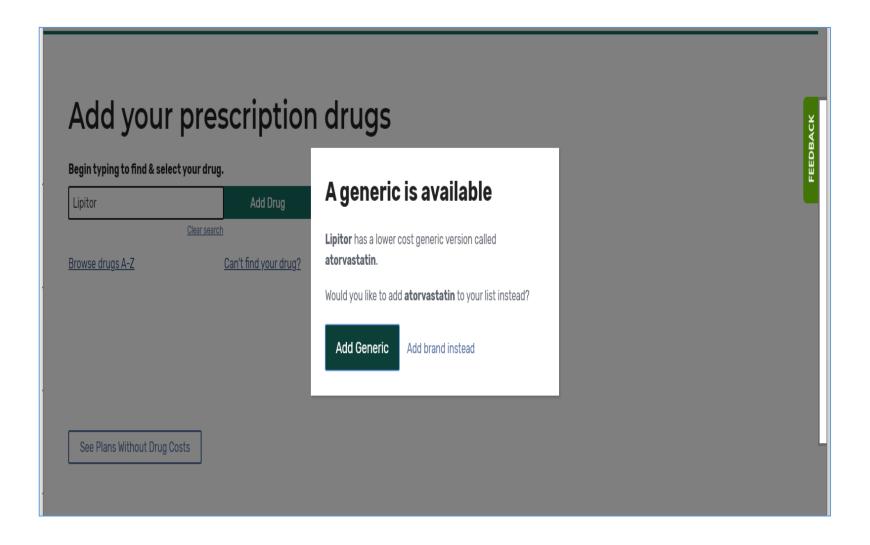


If saved your drug list <u>before</u> 10/1/19, can click here and enter Drug ID #. Can print out drug list, but still need to retype into new plan finder.

Find Your Saved Drug Lists

See Plans Without Drug Costs

Reminder to enter generic name when brand name of drug was added

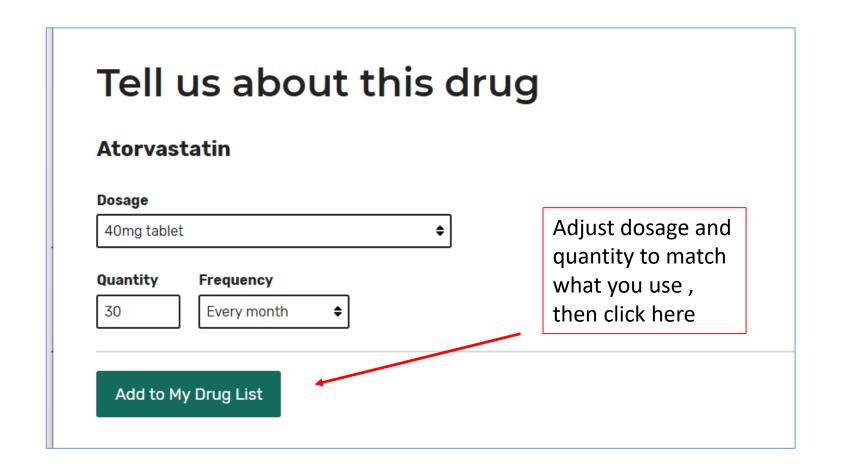


Pay attention to any letters included with the name of drug. Make sure you select the correct one.

Bupropion hydrochloride

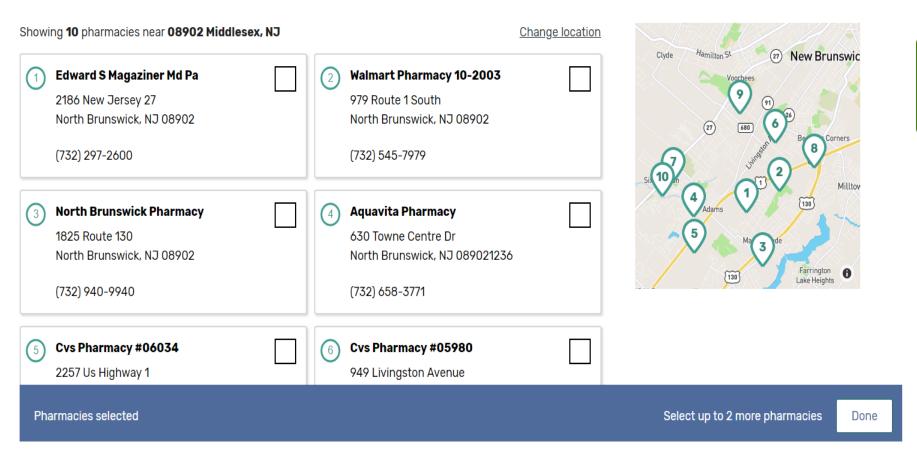


Confirm the drug dose

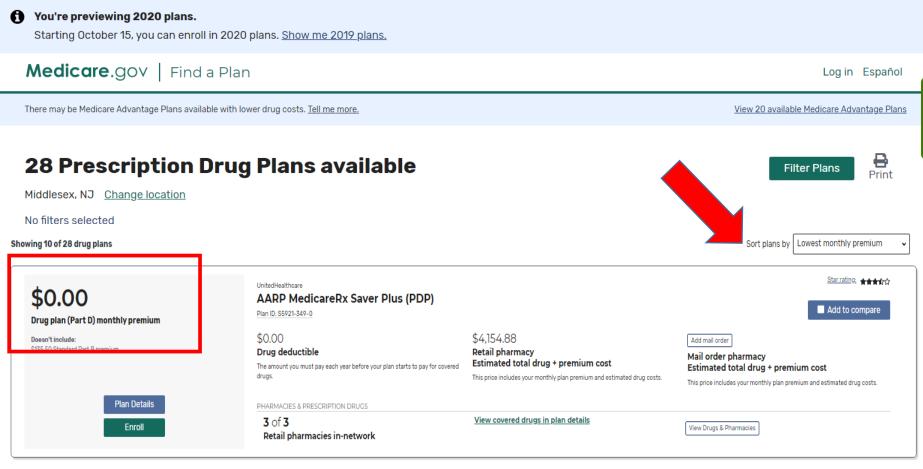


Step Three- Choose up to 3 local Pharmacies

Pharmacy selection



Search results page- shows plan by lowest premium



\$0.00

\$135.50 Standard Part B premium

Drug plan (Part D) monthly premium

Humana Basic Rx Plan (PDP)

Plan ID: S5884-131-0

\$0.00 Drug deductible

The amount you must pay each year before your plan starts to pay for covered

\$4,122,48 Retail pharmacy

Estimated total drug + premium cost

This price includes your monthly plan premium and estimated drug costs.

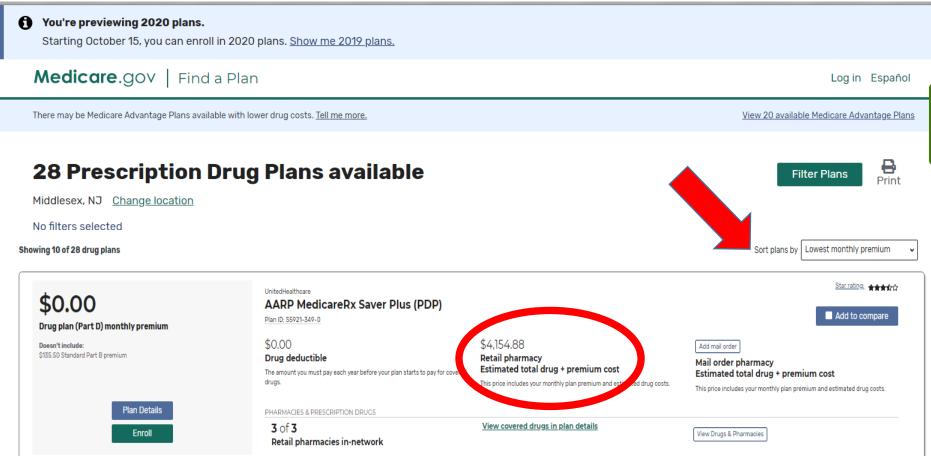
Add mail order

Mail order pharmacy Estimated total drug + premium cost

Star rating: ★★★公公

Add to compare

When sorted by premium does not consider drug costs





Drug plan (Part D) monthly premium

Doesn't include:

\$135.50 Standard Part B premium

Humana Basic Rx Plan (PDP)

Plan ID: S5884-131-0

\$0.00

Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

\$4,122.48
Retail pharmacy
Estimated total drug + premium cost

This price includes your monthly plan premium and estimated drug costs.

Add mail order

Mail order pharmacy Estimated total drug + premium cost

Star rating: ★★★公公

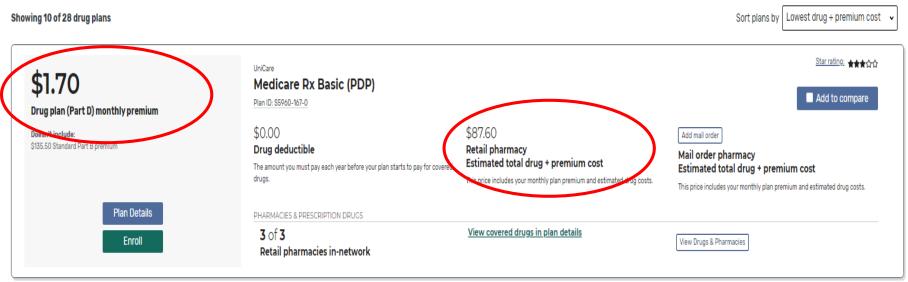
Add to compare

Step Four: Re-sort the plans by total cost





Results when sorted by total cost





Step Five – Look at Plan Details

WALMART PHARMACY 10-2003 - Drug costs during coverage phases

✓ Preferred in-network pharmacy

Selected drugs	Γ	Retail cost	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Fluticasone / salmeterol 100-50mcg/dose aerosol powder		\$114.41	\$3.60	\$3.60	\$0.00
Risperidone 4mg tablet		\$6.78	\$2.00	\$1.70	\$0.00
Monthly totals		\$121.20	\$5.60	\$5.30	\$0.00
4)

Estimated total drug + premium cost

You will pay \$87.60 per year on drug + premium costs.

Estimated months when your costs will change.

Based on current drug costs, it's estimated that:

You won't enter the coverage gap this year

Scroll down on Plan Details page to look at tier and restriction information for your drugs

Other drug information

Selected drugs	Tier	Prior authorization	Quantity limits	Step therapy
Fluticasone / salmeterol 100-50mcg/dose aerosol powder	Tier 3		Yes	
Risperidone 4mg tablet	Tier 2		Yes	

Contact your plan for more information on quantity limits.

4

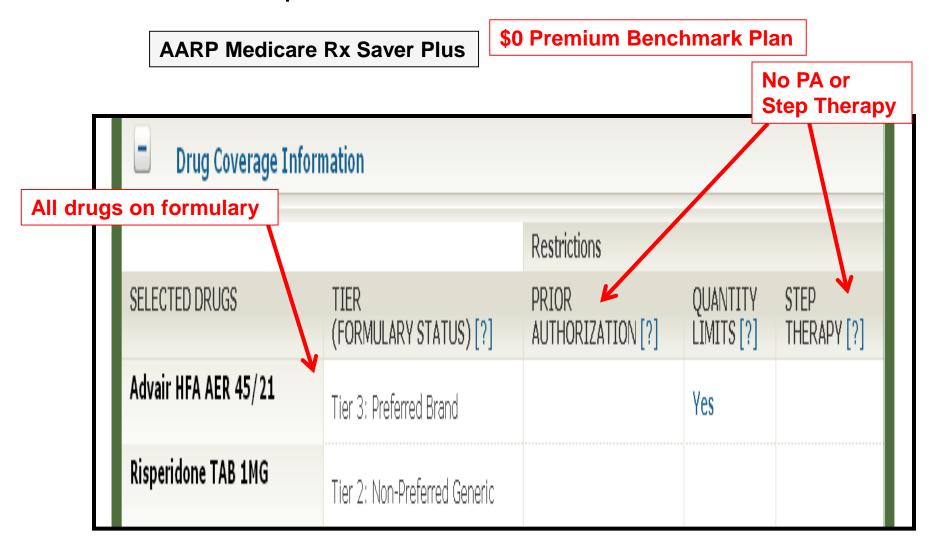
For Medicare/Medicaid consumers (Duals):

Look for plans that meet 3 criteria:

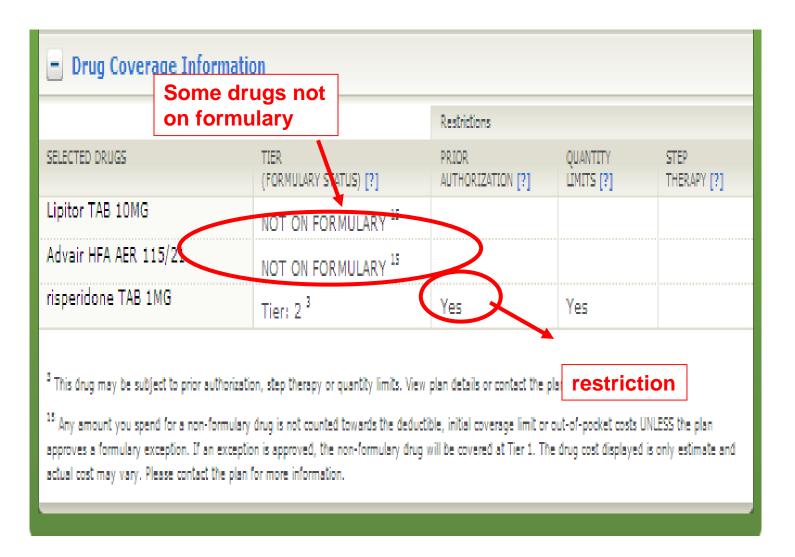
- 1. Qualify for \$0 premium with LIS (called "benchmark plans")
- 2. All of consumer's meds are on plan's formulary
- 3. No or minimum restrictions on meds (like Prior Authorization or Step Therapy)

NOTE: If cannot find \$0 premium plan to meet all above, can look at non-benchmark plans and ask if consumer can pay the premium difference

Example of Good Plan Choice



Example of **Bad** Plan Choice



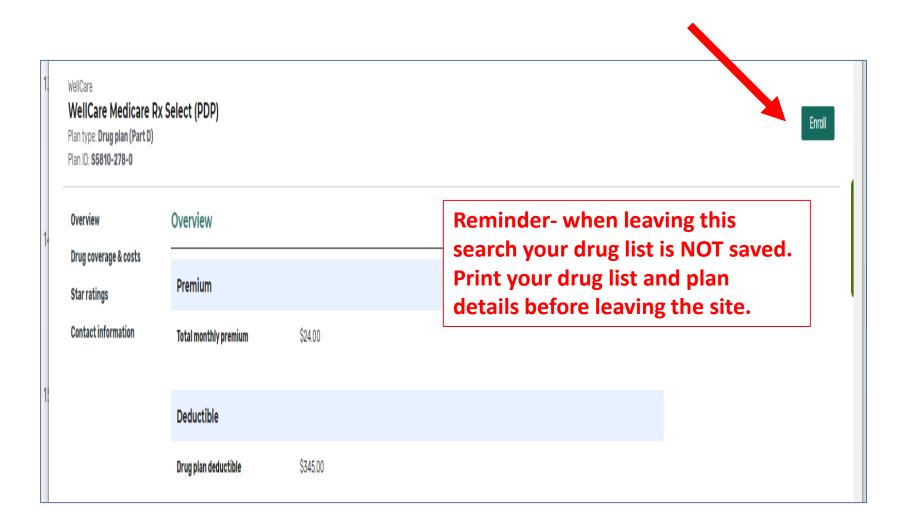
Plan Star Ratings on bottom of Plan Details Page

- Rating of One to Five Stars
- Based on Medicare Audits and Member Surveys
- Look at Customer Satisfaction, Complaints, Experiences, Pricing





Step Six: When find plan you like click "Enroll"



How to Enroll

- By Phone
 - 1 (800) Medicare
 - Call Plan Directly
- By Internet
 - www.medicare.gov
 - Plan's website

IMPORTANT:

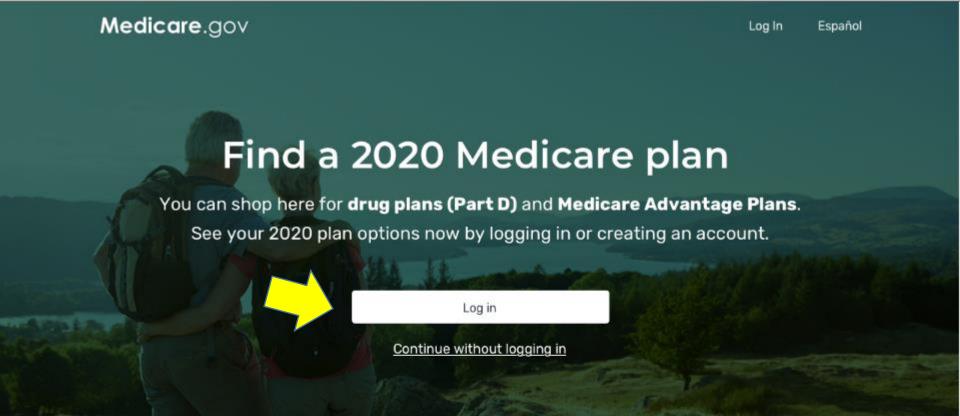
- Get enrollment confirmation
- Advise not to pay premium by automatic deduction from Social Security check

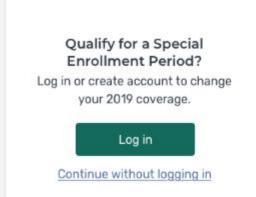
What if a new prescription later is not covered by the plan you choose?

- 1. You and your doctor should work with the plan
 - Switch to similar drug that is on the formulary
- 2. If you cannot switch drugs:
 - Your doctor can request an Exception to have it covered
- 3. If plan denies your exception request can Appeal; OR
- 4. Change to Plan that covers your drugs
 Reminder- limited to one change each calendar quarter.

The New Medicare Plan Finder-Account Log In

My Medicare Account Log In (Or Creation of account)





New to Medicare? Learn about your options & enroll in a plan. Continue

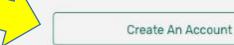
Log in to your account

	Log In

By accessing this system, you agree to our Terms and Conditions. Read more +

Need an account?

Create an account for a more personalized experience.



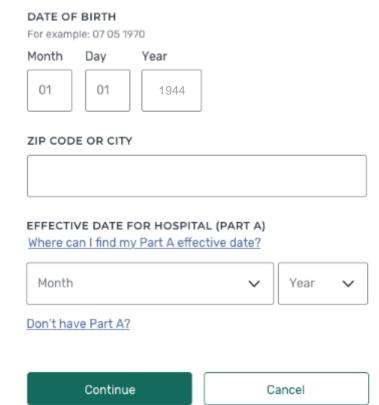


Español

Create an account

All fields are required.

MEDICAR	E NUME	BER				
Where ca	n I find m	ny Medicare I	Number?			
LAST NAM	4Ε			SUFFIX		
				Select one 🗸		
EMAIL AD	DRESS	(IF YOU HAV	E ONE)			
CONFIRM	EMAIL	ADDRESS				
Idor	n't have	an email add	ress			
_						
DATE OF	BIRTH					
For examp		970				
Month	Day	Year				



Create an account

All fields are required unless marked as optional.

USERNAME SECRET QUESTION SECRET ANSWER PASSWORD CONFIRM PASSWORD Cancel Continue

Password Creation Guidelines

- · Must be 8 to 16 characters long
- · Must contain at least one letter
- · Must contain at least one number
- Must also contain one or more of the following special characters: @!\$%^*()
- · Must be different from the previous six (6) passwords
- · Cannot contain your username
- Cannot contain your Medicare Number or SSN

EXAMPLE OF ACCEPTABLE

PASSWORD: Mydruglist(20)

PASSWORD: Mydruglist(2019)

Create an account

All fields are required unless marked as optional.

USERNAME			
JaneSmith09			
SECRET QUESTION			
What's your mother's maide	n name?		
SECRET ANSWER			
Doe			
PASSWORD			

CONFIRM PASSWORD			

Continue	Cancel		

Create answers to "secret questions"

Español

Log in to your account

	also get a confirmation letter in the mail within 10-14 days to the not sure which address is on file, contact <u>Social Security</u> .
USERNAME Trouble signing in?	PASSWORD Log In

Need an account?

By accessing this system, you agree to our Terms and Conditions. Read more

Create an account for a more personalized experience.

Create An Account

Answer a few quick questions

Jane Doe



MyMedicare
account will
confirm your
current coverage
and subsidy level

What type of 2020 coverage are you looking for?

\bigcirc	Medicare Advantage Plan
\bigcirc	Drug plan (Part D)
\bigcirc	Drug plan (Part D) + Medigap policy
\bigcirc	Medigap policy
\bigcirc	I'm not sure. Learn more about Medicare coverage options.

Add your prescription drugs

Select your drugs from your recent prescriptions

This information is pulled from your Medicare prescription drug claims from the last year.



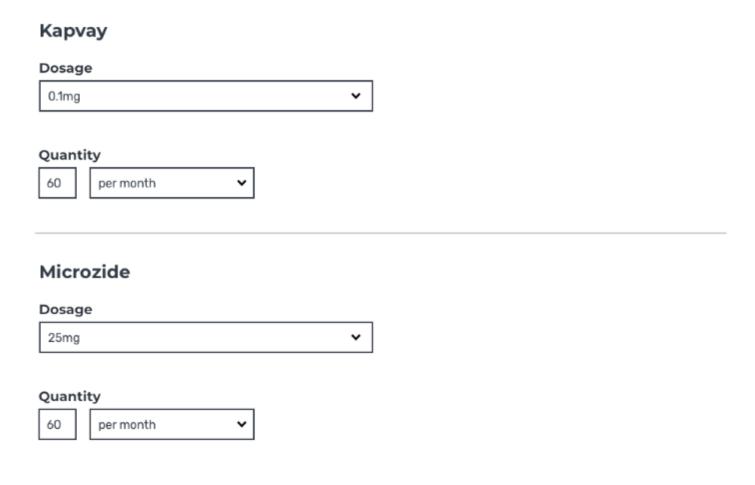
Kapvay 0.1mg	
lisinopril (Zestoretic) 20mg	
Microzide 25mg	
Norvasc 10mg	

Review drugs and edit if needed

Simvastatin 20mg

Synthroid 50mcg

Confirm your dosage & quantity





Confirm your drug list

Drug list

Kapvay 0.1mg	Quantity 60	Frequency Every 1 month
Remove drug		Edit drug

Microzide 25mg	Quantity 60	Frequency Every 1 month
Remove drug		Edit drug

Proceed with plan comparison. Your updated drug list is now saved in your MyMedicare account.

Add More Drugs

Continue



2 drugs have been added to your drug list.

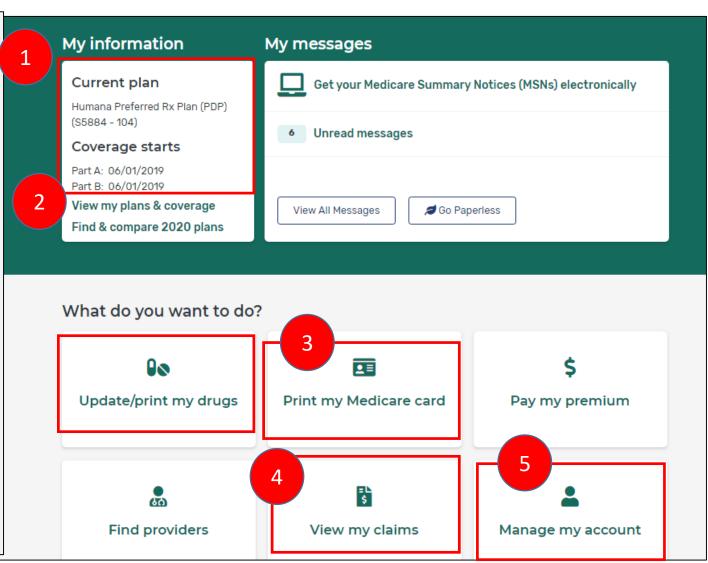
Add Another Drug

Done

Other benefits of MyMedicare Account

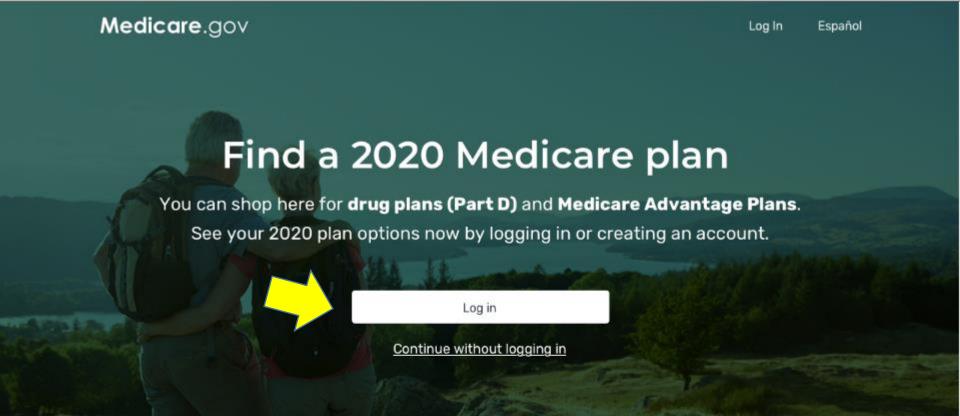
When log from <u>www.mymedicare.gov</u>

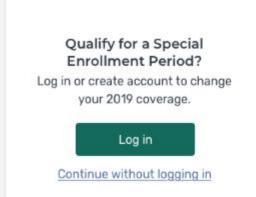
- Confirm
 Medicare
 coverage
- View secondary insurance (like Medicaid or employer plan)
- Print your Medicare Card
- 4. View Part A and Part B medical claims processed by Medicare
- Appoint or update authorized rep



The New Medicare Plan Finder: Account Recovery

Username and Password recovery on MyMedicare or Medicare Plan Finder





New to Medicare? Learn about your options & enroll in a plan. Continue

Log in or create account

USERNAME	PASSWORD	Log in	
Trouble signing in? Using a shared or public computer? Be sure to lo secure.	og out and close all browser windows wh	hen you're done. This will help keep your information	
Ву асс	cessing this system, you agree to our <u>Terms a</u>	and Conditions +	
No account? Create one now Create an account for a more personalized experience.			
	Create Account		

1000

Trouble logging in?

What are you having trouble with?

• Forgot Username



- Forgot Password
- Forgot Username and Password

Are you unsure of whether you have an account?

Verify Your Account Access

Return to MyMedicare.gov

Forgot username

Step 1 of 2: Enter Your Information

All fields required.		
MEDICARE NUMBER	Info	
Where can I find my Medi	care Number?	
LAST NAME		SUFFIX
		None V
DATE OF BIRTH		
Month	Day	Yea: 🗸
PROVE YOU'RE NOT A I Type the last 3 numbers of		
Continue	Ra	ck

Forgot username

Step 2 of 2: Username Reminder

Your MyMedicare.gov user name is MightyMouse

Return to MyMedicare.gov to sign in.

About Medicare | Medicare Glossary

Medicare.gov

Trouble logging in?

What are you having trouble with?

- Forgot Username
- Forgot Password
- · Forgot Username and Password

Are you unsure of whether you have an account?

· Verify Your Account Access

Return to MyMedicare.gov

Forgot password

Step 1 of 4: Enter Your Information

All fields required.			
MEDICARE NUMBER	Info		
When on I find on Mar	1: NI12	,	
Where can I find my Med	ncare Number?	•	
LAST NAME		SUFFIX	
		None V	
DATE OF BIRTH			
Month 🗸 💺	Day	Yea:	
Username Info			
PROVE YOU'RE NOT A ROBOT Type the first and last number of 263?			
Continue	Ba	ck	

Medicare.gov

Forgot password

Step 2 of 4: Answer Secret Question

All fields required.

Secret Question Info

In what city did you first meet your spouse?

Continue Cancel

Note: If you do not have or remember the correct answer, and make three (3) incorrect attempts, your account will be locked out and you will not be able to access MyMedicare.gov until you complete the registration process.

Trouble logging in?

What are you having trouble with?

- Forgot Username
- Forgot Password
- Forgot Username and Password

Are you unsure of whether you have an account?

Verify Your Account Access



Return to MyMedicare.gov

Verify account access

Step 1 of 2: Enter Your Information

All fields required.			
MEDICARE NUMBER	Info		
Where can I find my Medic	care Number?		
LAST NAME		SUFFIX	
		None V	
DATE OF BIRTH			
Month	Day 🗸 🕏	Year 🗸 🕈	
PROVE YOU'RE NOT A ROBOT Type the last 2 numbers of 9953925?			
2 pe me mar a numbers of	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Continue	Ra	als	

Verify account access

Step 2 of 2: Registration Status

You have previously enrolled in MyMedicare.gov.

You registered on 07/11/2019.

You were registered by Beneficiary (Self).

Your MyMedicare.gov user name is MightyMouse

Please note your MyMedicare.gov username for your records, so that you may visit MyMedicare.gov often.

Return to MyMedicare.gov to sign in.

Additional Resources

✓ Visit Medicare's **National Training Program**webpage for *Plan Finder* and *My Medicare* video tutorials

https://cmsnationaltrainingprogram.cms.gov/resources

✓ Call your local SHIP for an appointment with a counselor: **1-800-792-8820**



Questions?

