Welcome to Medicare Part D 2019
First things first...

Medicare Open Enrollment 2019 is...

- October 15th through December 7th. Opportunity to change Prescription or Medicare Advantage Plans

- Any changes during this time will become effective January 1, 2019

- Married couples and/or dependents MUST do their own entries. Generally, family members will find different plans that suit each person.
Medicare’s Plan Finder web address is:

www.medicare.gov

**This is the only site that has Plan Finder. Make sure you are actually in the Medicare site!**

Medicare will update Plan Finder with 2019 cost rates sometime in early October 2018. If you access Plan Finder before 2019 data is uploaded, you will be viewing 2018 Plan information.
Helpful information to have before logging in:
1) Beneficiary’s Medicare card (red, white, and, blue card).
2) Full list of medications, including dosage, quantity, and frequency.
3) Beneficiary’s pharmacy of choice.

*If you do not currently take any prescription medications, you will still want to complete Plan Finder to ensure that you will have coverage should you find that you need prescriptions in the next coverage year. Failing to enroll in a Part D plan can result in premium penalties.
Plan Finder
Overview
IMPORTANT! IF YOU WANT TO GO BACK TO THE PRIOR PAGE FROM THIS POINT FORWARD, YOU MUST USE THE PROMPTS WITHIN PLAN FINDER. DO NOT USE THE BACK ARROW IN THE INTERNET BROWSER.
Find a plan that works for you

Start here to view Medicare Advantage plans (like an HMO or PPO), or Medicare Prescription Drug Plans (Part D).

Basic Search
Enter your ZIP code to see a list of all available plans in your area.

Enter your ZIP code
Example: 90210
Find Plans

See a list of plans tailored to you

Log in to MyMedicare

Don't want to log in to your account? Answer the questions below to personalize your search.

Attention: The 2019 plans are now available to review and compare. You can join a plan starting October 15, 2018 through December 7, 2018.
Using this page:
1) Complete each field as seen on Medicare card. Leave out spaces and dashes. Plan Finder will capitalize for you.

2) Enter birthday

3) Select the brown “FIND PLANS” button.

Answer these questions to see a list of plans tailored to you

Complete the fields below to see a personalized list of plans without logging in. Your Medicare card includes all necessary information.

Enter your ZIP code
Example: 90210

Medicare Number:

Where can I find my Medicare Number?

Last Name:        Suffix

Date of Birth:
For example: 04 28 1944
Month  Day  Year

Effective Date for Part A:
For example: 04 2009
Month  Year

Not Part A? Select here.

By selecting “Find plans” you're agreeing to the terms and conditions of the User Agreement.
TROUBLESHOOTING....

• If the screen comes back saying “No records found.”, verify:
  • Medicare number and letters are correct
  • Zip code as listed with Social Security
    • Note: If you have not updated Social Security of your current address, this will be a previous zip code.
  • Suffix (Jr., Sr., Esq., etc..)
  • Part A issue date
    Found here
  • Birth date
Congratulations!

If you see this page, you have done everything right!

Step 2 of 4: Enter Your Drugs

Please select the information (e.g., dosing frequency) as prescribed by your doctor. Failure to enter information consistent with your prescription may result in the display of inaccurate pricing information. For example, if you select a frequency greater than that prescribed by your doctor, it may result in the display of the full drug cost rather than the appropriate cost-sharing amount. This will help us estimate your costs and allow you to see which plans cover your drugs. The site doesn’t show pricing for most over-the-counter drugs or diabetic supplies. For more information, you may contact the plan.

I don’t take any drugs I don’t want to add drugs now

Type the name of your drug:

Retrieve My Saved Drug List:

Your personal information cannot be accessed using your drug ID list. Medicare doesn’t share the drug information you enter.

Drug List ID: What is this?

Password Date: What is this?

Oct 12, 2015

Retrieve My Drug List

My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0
Helpful tips:

➢ If Beneficiary has used Plan Finder before, it is possible that he/she will have an existing list of medications.

➢ If a pre-existing list is available, review each medication for accuracy.

➢ Change dosages, add, or remove medications using the navigational buttons.
If a drug list does not exist, complete the following:

1) Begin with the prompt “Type the name of your drug”.

2) Type the name of the first prescribed medication in the box. The box will start to autocomplete with the medication name.

3) Click on the medication in the drop down menu that is correct.
4) A pop up box will display the dosage, quantity, frequency and how prescriptions are filled (pharmacy or mail order).

5) Click the appropriate options and then click the brown box that says “ADD MY DRUG AND DOSAGE”

6) Continue the process until all medications are listed.

7) Only prescription drugs are included on the drug list, therefore over the counter drugs and most other supplies will not be included.
Step 2 of 4: Enter Your Drugs

Please select the information (e.g. dosing frequency) as prescribed by your doctor. Failure to enter information consistent with directions will result in the display of inaccurate pricing information. Please select a frequency greater than that prescribed to avoid the display of the full drug cost rather than the actual amount. This will help us estimate your costs and see if Medicare or other plans cover your drugs. The site doesn't show prices for over-the-counter drugs or diabetic supplies. For more information, contact your Medicare plan.

I don't take any drugs  I don't want to add drug

**Synthroid**

Dosages [?]
- Synthroid TAB 25MCG
- Synthroid TAB 50MCG
- Synthroid TAB 75MCG
- Synthroid TAB 88MCG
- Synthroid TAB 100MCG
- Synthroid TAB 112MCG
- Synthroid TAB 125MCG
- Synthroid TAB 137MCG
- Synthroid TAB 150MCG
- Synthroid TAB 175MCG
- Synthroid TAB 200MCG
- Synthroid TAB 300MCG

Quantity [?]
- 30

**Frequency [?]**
- Every 1 Month
- Every 2 Months
- Every 3 Months
- Every 12 Months

**Pharmacy Type [?]**
- I get this medicine from a retail pharmacy.
- I get this medicine from a mail order pharmacy.

Add drug and dosage  or Cancel

My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0  Print My Drug List

<table>
<thead>
<tr>
<th>MEDICINE NAME</th>
<th>QUANTITY</th>
<th>FREQUENCY &amp; PHARMACY</th>
<th>GENERIC OPTIONS</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Retrieve My Drug List [?]

Drug List ID: What is this?

Password Date: What is this?

Current Date: 12/17/2015

Medicare Plan Finder Lesson 2
If a generic version of a medication is available, a pop up message will prompt you to select the generic or brand name drug.
Helpful Tip: On the upper right hand corner of the screen you will see a box that looks like this...

This is your USERNAME and PASSWORD for Plan Finder which will allow you to retrieve drug lists in the future. Take down the Drug List ID number, password date and zip code.
Plan Finder will then ask the user to select two pharmacies.

Please note that there may be more than one page of pharmacies.

Pharmacy selection can increase cost if the beneficiary chooses a pharmacy that is not a preferred pharmacy with their chosen plan. Note: Not all insurance companies have preferred pharmacies.
Helpful tip: Broaden your search by changing the mileage here or the zip code here.

Step 3 of 4: Select Your Pharmacies

Please select up to two pharmacies to get a better estimate of how much your prescription drugs will cost. If your pharmacy isn’t in a plan’s network, the cost you will see is the full price of the drug with no insurance. Also note that some plans offer lower drug prices at preferred network pharmacies, compared to other pharmacies in the network.
IMPORTANT!
This area tells you which plan year you are viewing.
To ensure you are looking at the most accurate rates, select the next year’s plan data.

You are now viewing 2018 plan data. View 2019 plan data.
Part D plans only.

Part C *with* drug plans.

Part C *without* drug plans.

See next slide for explanation of these...
More about these options:

- **Medicare Prescription Drug Plans (Part D)** These plans add drug coverage to Original Medicare.

- **Medicare Health & Prescription Drug Plans (Part C with drug plans)**
  Medicare health plans (also called Advantage Plans) offered by a private company contracted with Medicare to provide Medicare Part A & Part B benefits. These include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, & Medicare Medical Savings Account Plans. If you’re enrolled in this type of plan, Medicare services are covered through the plan and are not paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

- **Medicare Health Plans (Part C without drug plans)** A plan offered by a private company that contracts with Medicare to provide Part A & Part B benefits to people with Medicare. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs and Programs of All-inclusive Care for the Elderly (PACE) but DO NOT include prescription drug coverage.
How to use this page:

• Under **Summary of Your Search Results**, choose one or more options to see the results of the search.

• Click on the brown button that says **“CONTINUE TO PLAN RESULTS”**
Keep in mind....

- Medicare Plan Finder defaults to show you the lowest estimated cost. These costs are estimates based on the medications you have added and the pharmacy you have selected.
- Medicare cannot estimate for medications you may add after a new plan year begins or for intermittent medications you may be prescribed such as antibiotics for short term illnesses.
- You can choose other ways to search or sort plans....
Other ways to search/sort results:

- These tools permit one to sort and narrow the results based on specific needs and priorities.
- Search results can be refined by using certain parameters including limiting your monthly premium, limiting your deductible, or to look at plans according to their quality rating.
You will see a screen that looks like this...

Remember, do not use the back button in the internet browser.

Click on the “Return to previous page” button to see the prior screen.

Current enrollments: Medicare prescription plans will be listed first, then Original Medicare.

2019 available plans after Oct. 15
This page will show you:

- A list of plans that are based on search criteria including preferred pharmacy, medications, and the type of plan the beneficiary is looking for.

- Plan Finder defaults to the lowest annual retail drug costs, but this can be changed in the sort box just above the list of available plans.
Comparing plans....

- Medicare allows you the option of comparing up to 3 plans
  - To compare plans, check the box to the left of the Prescription Plan names that you want to compare
  - Once you have checked 3 plans, click on the brown “Compare Plans” button
  - This process can be done multiple times by selecting different plans.
- **REMEMBER TO USE RETURN TO PREVIOUS PAGE BUTTON NOT THE BACK ARROW**
### EnvisionRxPlus (PDP) (S7694-005-0)

**Organization:** EnvisionRx Plus

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail</strong></td>
<td>$12.60</td>
<td>Annual Drug Deductible: $300</td>
<td>All Your Drugs on Formulary: Yes</td>
<td>★★★</td>
</tr>
<tr>
<td>Pharmacy Status: Preferred Cost-Sharing</td>
<td></td>
<td>Drug Copay / Coinsurance: $1 - $29, 27% - 39%</td>
<td>Drug Restrictions: No</td>
<td>3 out of 5 stars</td>
</tr>
<tr>
<td>Cost as of Today: $44</td>
<td></td>
<td></td>
<td>Lower Your Drug Costs</td>
<td></td>
</tr>
</tbody>
</table>

| **Mail Order**                   |                      |                                                  | MTM Program: Yes                                          |                        |
| Cost as of Today: $38            |                      |                                                  |                                                           |                        |

### Aetna Medicare Rx Select (PDP) (S5810-279-0)

**Organization:** Aetna Medicare

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail</strong></td>
<td>$17.70</td>
<td>Annual Drug Deductible: $405</td>
<td>All Your Drugs on Formulary: Yes</td>
<td>★★★★</td>
</tr>
<tr>
<td>Pharmacy Status: Preferred Cost-Sharing</td>
<td></td>
<td>Drug Copay / Coinsurance: $0 - $47, 25% - 42%</td>
<td>Drug Restrictions: Yes</td>
<td>3.5 out of 5 stars</td>
</tr>
<tr>
<td>Cost as of Today: $53</td>
<td></td>
<td></td>
<td>Lower Your Drug Costs</td>
<td></td>
</tr>
</tbody>
</table>

| **Mail Order**                   |                      |                                                  | MTM Program: Yes                                          |                        |
| Cost as of Today: N/A            |                      |                                                  |                                                           |                        |
Select the tabs below for more detailed information about the plan health benefits, drug costs and coverage and star ratings.

Symbols

N  Nationwide Coverage

* Estimated

Overview  Health & Drug Plan Benefits  Drug Costs & Coverage  Star Ratings  Manage Drugs

Aetna Medicare Rx Select (PDP)
(S5810-279) Plan Type: PDP
Organization: Aetna Medicare
Members: 1-877-238-6211
711(TTY/TDD)
Non Members: 1-855-338-7030
711(TTY/TDD)
Coverage: Provides drug coverage only.
NOTE: Health Plan Benefits are based on Original Medicare

AARP MedicareRx Walgreens (PDP)
(S5921-387) Plan Type: PDP
Organization: UnitedHealthcare
Members: 1-866-870-3470
711(TTY/TDD)
Non Members: 1-800-753-8004
711(TTY/TDD)
Coverage: Provides drug coverage only.
NOTE: Health Plan Benefits are based on Original Medicare

EnvisionRxPlus (PDP)
(S7694-005) Plan Type: PDP
Organization: EnvisionRx Plus
Members: 1-866-250-2005
711(TTY/TDD)
Non Members: 1-888-377-1439
711(TTY/TDD)
Coverage: Provides drug coverage only.
NOTE: Health Plan Benefits are based on Original Medicare

Enroll  Enroll  Enroll
### Fixed Costs

<table>
<thead>
<tr>
<th>Monthly Drug Plan Premium</th>
<th>Monthly Health Plan Premium</th>
<th>Annual Drug Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>$17.70</td>
<td>N/A</td>
<td>$405.00</td>
</tr>
</tbody>
</table>

### Medicare costs at a glance

- Medicare costs at a glance

### Estimate of What YOU Will Pay for Drug Plan Premium and Drug Costs

<table>
<thead>
<tr>
<th>Cost at Walgreens</th>
<th>Cost at CVS Pharmacy #16391</th>
<th>Cost at CVS Pharmacy #16391</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Today</td>
<td>Enrollment Today</td>
<td>Enrollment Today</td>
</tr>
<tr>
<td>$286.53</td>
<td>$126.51</td>
<td>$43.80</td>
</tr>
</tbody>
</table>

### Lower your drug costs

- Lower your drug costs

### Estimated Full Cost the Plan Charges Medicare for Your Drugs

#### Estimated Monthly Drug Costs

<table>
<thead>
<tr>
<th>Monthly Drug Costs at Retail Pharmacies</th>
<th>Monthly Drug Costs at Retail Pharmacies</th>
<th>Monthly Drug Costs at Retail Pharmacies</th>
</tr>
</thead>
<tbody>
<tr>
<td>View Drug Cost Summary</td>
<td>View Drug Cost Summary</td>
<td>View Drug Cost Summary</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MILESTONES</th>
<th>MONTH</th>
<th>YOUR COST</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>$17.70</td>
<td></td>
</tr>
<tr>
<td>2nd</td>
<td>$26.70</td>
<td></td>
</tr>
<tr>
<td>3rd</td>
<td>$14.60</td>
<td></td>
</tr>
</tbody>
</table>

- View Drug Cost Summary

### Coverage

- Provides drug coverage only.

**NOTE:** Health Plan Benefits are based on Original Medicare.
Informed Shopping ...

- Review plan details for:
  - Cost of monthly **premium**, amount of **deductible**, and if medications are covered (on **formulary**)
  - Is your selected pharmacies preferred or standard?
There are many “hyperlinks” in Plan Finder that will show on your screen in blue where you can click for detailed information or answers to frequently asked questions.

Exploring these hyperlinks will give you more detailed information to help you make an informed decision about which plan is best suited to your needs.
As we leave Plan Finder...

- Although one can enroll in the plan of choice by clicking the enroll button, don’t click until Oct. 15. We recommend reviewing the print out of compared plans carefully before making a decision.
- Contact the plan using the numbers provided to review their offerings.
- After Oct. 15 and before Dec. 7, enrollment can be completed by:
  - Contacting the plan directly by phone,
  - Logging back into Medicare Plan Finder and using the saved Drug List information at a later date, or
  - Calling 1-800-MEDICARE (1-800-633-4227) for individual assistance.
REMEMBER! OPEN ENROLLMENT ENDS ON DECEMBER 7TH SO IT IS IMPORTANT TO COMPLETE ENROLLMENT BEFORE THAT DATE. YOUR CHOSEN ENROLLMENT WILL BECOME EFFECTIVE JANUARY 1, 2019.
Assistance for Low-Income Individuals
### INCOME GUIDELINES

*Summary of Maryland Department Of Aging’s eligibilities memo from 7/2/18
Updated 8/16/18*

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>SIZE</th>
<th>MONTHLY</th>
<th>ASSET</th>
<th>APPLY AT:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Assistance for Aged/Blind/Disabled (“Full Community MA”) Card: Red and White</td>
<td>1 Person 2 Persons</td>
<td>$350.00 $392.00</td>
<td>$2,500 $3,000</td>
<td>DSS</td>
</tr>
<tr>
<td>Medicaid - Qualified Medicare Beneficiary (“QMB”) Card: Grey and White</td>
<td>1 Person 2 Persons</td>
<td>$1,032.00 $1,392.00</td>
<td>$7,560 $11,340</td>
<td>DSS (apply $20 disregard)</td>
</tr>
<tr>
<td>Medicaid – Specified Low-Income Medicare Beneficiary (“SLMB”) Card: None – check SSA award letter.</td>
<td>1 Person 2 Persons</td>
<td>$1,234.00 $1,666.00</td>
<td>$7,390 $11,340</td>
<td>DSS (apply $20 disregard)</td>
</tr>
<tr>
<td>Medicaid – Specified Low-Income Medicare Beneficiary II (“Q-1”) Card: None – check SSA award letter.</td>
<td>1 Person 2 Persons</td>
<td>$1,386.00 $1,872.00</td>
<td>$7,560 $11,340</td>
<td>DSS (apply $20 disregard)</td>
</tr>
<tr>
<td>SPDAP (State of Maryland Senior Prescription Drug Assistance Program)</td>
<td>1 Person 2 Persons</td>
<td>$36,420-yr $49,380-yr</td>
<td>N/A N/A</td>
<td>DHR</td>
</tr>
<tr>
<td>Medicare ‘Extra Help’, 135% of poverty level</td>
<td>1 Person 2 Persons</td>
<td>$1,518/mo. $2,058/mo.</td>
<td>Up to $14,100 (incl. $1500 burial allow.) Up to $28,150 (w/ $1500/person burial allow.)</td>
<td>SSA.gov</td>
</tr>
</tbody>
</table>
FRAUD AND OTHER MISLEADING INFORMATION
Watch for scams / misleading companies! There are many things that present like Medicare that are not Medicare!
Guidelines are in place to limit the ability of providers and suppliers to market equipment and supplies directly to beneficiaries. These marketing guidelines prohibit unsolicited direct contact with beneficiaries. **Marketing of Medicare-covered items can only take place under one or more of the following three circumstances:**

- The beneficiary has given written permission to be contacted
- The supplier is contacting the beneficiary about an item already provided
- The supplier has furnished one Medicare-covered item within the previous 15 months
The cost of fraud...

- Medicare loses an estimated 60 billion dollars each year due to fraud, errors, and abuse.
- Approximately 250,000 beneficiaries are listed as having their medical identity compromised through stolen or misused Medicare numbers.
- NEW in April 2018: Medicare will be issuing new cards that do not utilize beneficiaries Social Security numbers.

Senior Medicare Patrol (SMP)

PREVENT — DETECT — REPORT

Adapted from page 3 of the “SMP Foundations Training Manual”. 
Glossary

• Co-Pay: An amount you pay may be required to pay as you share the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or a prescription drug. A copayment is usually a fixed amount, rather than a percentage, and is typically due at the time of service.

• Deductible: The amount you must pay for health care services or prescriptions each year, before your Medicare drug plan, your Medicare Health Plan, or your other insurance begins to pay. These amounts can change every year. Co-payments usually count towards a deductible.

• Formulary: A list of prescription drugs covered by a prescription drug plan or other insurance plan offering prescription drug benefits. Also called a drug list.

• Guaranteed issued right: Rights you have in certain situations when insurance companies must offer you certain Medigap policies. In these situations, an insurance company:
  • Must sell you a Medigap policy
  • Must cover all your pre-existing health conditions
  • Can't charge you more for a Medigap policy because of past or present health problems

• Preferred pharmacy: Pharmacy which involves a prescription drug plan that selects a group of preferred pharmacies, which likely include pharmacies willing to give the plans a larger discount than other pharmacies.

• Premium: Periodic payment (usually monthly) to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

*Adapted from “Medicare & You, 2017”*
Helpful links and contacts:

**MEDICARE**

- [www.medicare.gov](http://www.medicare.gov)
- Ph: 1-800-Medicare or 1-800-633-4227

- Use Plan Finder, explore many helpful tools regarding Medicare
- Use Medicare Tutorials

**MARYLAND SENIOR PRESCRIPTION DRUG ASSISTANCE PROGRAM (SPDAP)**

- [http://marylandspdap.com/](http://marylandspdap.com/)
- Ph: 1-800-492-6116

- State prescription assistance. $40 towards monthly premium and potential coverage gap assistance if eligible
Contact information:

Training provided by:
Harford County Office on Aging
145 N. Hickory Ave.
Bel Air, MD 21014
Ph: 410-638-3025

Thank you for joining us today!