

# How to Use the Medicare Plan Finder

Harford County Department of Community Services

Office on Aging

SHIP Program

# First things first...

Medicare Open Enrollment is...

- October 15<sup>th</sup> through December 7<sup>th</sup> every year;
- Any changes during this time will become effective January 1<sup>st</sup>;
- Opportunity to change Prescription or Medicare Advantage Plans; and
- Married couples and/or dependents MUST do their own selections.
- Medicare's Plan Finder web address is:

[www.medicare.gov](http://www.medicare.gov)

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

**Medicare Plan Finder is available year round not just during Open Enrollment.**

## **Helpful information to have *before* logging in:**

- Beneficiary's Medicare card (red, white and blue card)
- Full list of medications, including dosage, quantity and frequency
- Beneficiary's pharmacy of choice

\*If you do not currently take any prescription medications, we recommend that you 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 lifelong premium penalties.

# The Medicare Plan Finder

## Create a My Medicare Account

The screenshot shows the Medicare.gov website in a web browser. The browser's address bar displays "https://www.medicare.gov". The main content area features a large banner with the text "Remember to protect your Medicare card" in a dark blue font. Below this text are two dark blue buttons: "Protect Yourself/Learn How" and "Log in/Create Account". A yellow arrow points from the "Log in/Create Account" button to a Medicare card held by a person's hand. The card displays the name "JOHN L. SMITH" and the Medicare Health Insurance logo. Below the banner is a dark green section with the text "See how Medicare is responding to Coronavirus" and a white button labeled "Learn More". On the right side of the page, there is a "Search" icon and a "Feedback" button. The Windows taskbar at the bottom shows the search bar, several application icons, and the system clock indicating 9:05 AM on 9/27/2021.

Medicare.gov: the official U.S. go x +

https://www.medicare.gov

Search

Remember to protect your Medicare card

Protect Yourself/Learn How Log in/Create Account

See how Medicare is responding to Coronavirus Learn More

Feedback

Type here to search

59°F 9:05 AM 9/27/2021

# What is the benefit of creating a My Medicare Account?

- Allows you to keep all of your benefit information in one place
- Access to electronic Medicare Summary Notices
- Allows you to print a Medicare card or Medicare Part D Prescription card
- Allows you to save a Prescription list for easier comparison of Part D plans

Creation of a My Medicare account is free. If an account is not used within a year, it will be deleted.

## See how Medicare is responding to Coronavirus

[Learn more](#)


## Log in

No account? Get a more personalized experience - [create an account now.](#)

USERNAME

[Forgot username?](#)

## PASSWORD

 Show

[Forgot password?](#)

Log in

Feedback

# Create an account

All fields are required.

MEDICARE NUMBER

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

Select one ▾

EMAIL ADDRESS (IF YOU HAVE ONE)

CONFIRM EMAIL ADDRESS

☐ I don't have an email address

DATE OF BIRTH

For example: 07 05 1970

Month Day Year

DATE OF BIRTH

For example: 07 05 1970

Month Day Year

01 01 2018

ZIP CODE OR CITY

EFFECTIVE DATE FOR HOSPITAL (PART A)

[Where can I find my Part A effective date?](#)

Month Year

[Don't have Part A?](#)

Continue Cancel

# Create an account

All fields are required unless marked as optional.

USERNAME

JaneSmith09

SECRET QUESTION

What's your mother's maiden name?



SECRET ANSWER

Doe

PASSWORD

\*\*\*\*\*

CONFIRM PASSWORD

\*\*\*\*\*

Continue

Cancel

## 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





# Username and Password recovery for My Medicare Account

The screenshot shows the Medicare.gov login page. At the top, the browser tab is 'Medicare.gov - Log in' and the address bar shows 'https://www.medicare.gov/account/login/'. The page title is 'Log in'. Below the title, there is a link: 'No account? Get a more personalized experience - [create an account now.](#)'. The 'USERNAME' section has a text input field with a yellow arrow pointing to it, and a link below it: '[Forgot username?](#)'. The 'PASSWORD' section has a text input field with a yellow arrow pointing to it and a 'Show' button to its right. Below the password field is a link: '[Forgot password?](#)'. A green 'Log in' button is positioned below the password field. At the bottom, there is a link: '[Trouble logging in?](#)' with a yellow arrow pointing to it. Below this link are two more links: '[Forgot username and password](#)' and '[Find my account](#)'. On the right side of the page, there is a vertical blue button labeled 'Feedback'.

Log in

No account? Get a more personalized experience - [create an account now.](#)

USERNAME

[Forgot username?](#)

PASSWORD

Show

[Forgot password?](#)

Log in

[Trouble logging in?](#)

[Forgot username and password](#)

[Find my account](#)

Feedback

If you forget your Username, Password or both, the site will walk you through the process of recovering it. Just select what you've forgotten and follow the steps. \*Keep in mind, Medicare.gov will delete inactive accounts that have not been used in a year.

# Let's Use the Medicare Plan Finder

The screenshot shows the Medicare.gov website in a web browser. The address bar displays "https://www.medicare.gov". The main header area features the text "your Medicare card" in large, bold letters. Below this, there are two blue buttons: "Protect Yourself/Learn How" and "Log in/Create Account". A banner below these buttons states "See how Medicare is responding to Coronavirus" with a "Learn More" button. On the right side, there is a vertical "Feedback" button. Below the banner, there are four white boxes with blue icons and text:

- Find plans**: Find health & drug plans. An arrow from a blue callout box points to this section.
- Get started**: Learn about Medicare. The text "Get started" is underlined.
- Find care providers**: Compare hospitals, nursing homes & more.
- Want a new plan now?**: See if you can join.

A blue callout box on the left side of the screen contains the text: "You can access the Plan Finder without creating an account by clicking here." The bottom of the screenshot shows the Windows taskbar with the search bar and various application icons.

Find a Medicare plan

https://www.medicare.gov/plan-compare/#/?lang=en&year=2021

# Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

Log in or Create Account

[Continue without logging in](#)

**Click Here**

Feedback

### New to Medicare?

Learn about your options & enroll in a plan.

Learn more about options

### Qualify for a Special Enrollment Period?

Log in or create account to change your 2021 coverage.

Log in or Create Account

[Continue without logging in](#)

Type here to search

62°F 10:54 AM 9/27/2021

# Answer a few quick questions

## What type of 2021 coverage are you looking for?

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan (Part D). Outside Open Enrollment (October 15 - December 7) you can enroll only during specific times, like your Initial Enrollment Period or a Special Enrollment Period. [Learn more about when you can enroll.](#)

- ☐ I want to learn more about Medicare options before I see plans
- ☐ Medicare Advantage Plan
- ☐ Drug plan (Part D)
- ☐ Drug plan (Part D) + Medigap policy
- ☐ Medigap policy only

**Decide what you want to search for.**  
**You can search for Part D Prescription Plans or you can search for Medicare Advantage Plans which include prescription coverage. Choose your option by clicking in the circle next to your choice.**

Feedback

## What type of 2021 coverage are you looking for?

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan (Part D). Outside Open Enrollment (October 15 – December 7) you can enroll only during specific times, like your Initial Enrollment Period or a Special Enrollment Period. [Learn more about when you can enroll.](#)

- ☐ I want to learn more about Medicare options before I see plans
- ☐ Medicare Advantage Plan
- ☒ Drug plan (Part D)

Adds drug coverage to Original Medicare.

- ☐ Drug plan (Part D) + Medigap policy
- ☐ Medigap policy only

ENTER YOUR ZIP CODE

21014

Continue

Click Continue when done

**Let's look at just Part D Prescription plans. Once you have selected that option, the system will ask for your zip code. It's important to use the zip code where you live so that the system knows to load plans and pharmacies for your area. Plan options can be different from state to state and county to county.**

Feedback

Answer a few quick questions

+

https://www.medicare.gov/plan-compare/#/questions?year=2021&lang=en

☆

☆

+

...

21014

Continue

Select your county

✓

21014, Harford, MD

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

The system will then ask if you receive any financial assistance that reduces your cost for your prescription coverage. If the answer is yes, select the correct response. If you do not receive any assistance or don't know select one of those options. Please note that this system does not account for the Senior Drug Assistance Program (SPDAP) when calculating costs.

Feedback

Windows

Type here to search

Task View

Outlook

File Explorer

Edge

Shopping

Internet Explorer

PowerPoint

71°F

9/27/2021 11:02 AM



✓ 21014, Harford, MD

### 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

Next

Once you've made your selection, click Next

Feedback



Tell us your search preferences

+

← → ↺

https://www.medicare.gov/plan-compare/#/drug-search-preferences?fips=24025&plan\_type=plan\_type\_pdp&year=2021&lang=en

☆ ☆ ☆

👤

...

🇺🇸 An official website of the United States government [Here's how you know](#)

Cambiar a Español

Medicare.gov

Basics ▾

Health & Drug Plans ▾

Providers & Services ▾

Log in

# 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

Next

Select Yes to see drug costs and then click Next

🏠 🔍 Type here to search

📅

📧

📁

🌐

🛒

🌐

🌐

📄

🌤️ 71°F

^

🔌

🖨️

🔊

11:06 AM

9/27/2021

🗨️

Feedback

# Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

Add Drug

[Browse drugs A-Z](#)

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

You can now begin to enter your prescription list into the Plan Finder. Only medications that are taken regularly and prescribed by a doctor should be added. No over the counter medications, vitamins or supplements should be added.

Feedback

Done Adding Drugs

See Plans Without Drug Costs

Add prescription drug

https://www.medicare.gov/plan-compare/#/manage-prescriptions?fips=24025&plan\_type=plan\_type\_pdp&year=2021&lang=en

🇺🇸 An official website of the United States government [Here's how you know](#)

Cambiar a Español

Medicare.gov

Basics ▾

Health & Drug Plans ▾

Providers & Services ▾

Log in

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

ator

atorvastatin

Afinitor

Trecator

Azor

atovaquone

atomoxetine

Ativan

Add Drug

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

at Drug Costs

As you begin to add your prescriptions, the system will automatically generate a list of medications based on the first few letters. Select the correct medication by scrolling over the name and clicking on it. If the list does not generate, continue spelling the name of the medication until it does. If the medication you type is not in the system, make sure the spelling is correct or check to make sure it is not an over the counter medication.

Feedback

Type here to search

📧

📁

🌐

🛒

🌐

📄

71°F

11:10 AM 9/27/2021

19

Medicare.gov

Basics ▾Health & Drug Plans ▾Providers & Services ▾

➔  
Log in

# Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

atorvastatin

Add Drug

[Clear search](#)[Browse drugs A-Z](#)[Can't find your drug?](#)

Done Adding Drugs

See Plans Without Drug Costs

Once you select the medication from the list, the Add Drug button will turn green. Click the Add Drug button to continue to the next step.

Feedback

Type here to search

71°F

11:13 AM  
9/27/2021

Tell us about this drug

https://www.medicare.gov/plan-compare/#/manage-prescriptions?fips=24025&plan\_type=plan\_type\_pdp&year=2021&lang=en

# Tell us about this drug

## Atorvastatin

DOSAGE

40mg tablet

QUANTITY

30

FREQUENCY

Every month

Add to My Drug List

Cancel

The system will now ask you to give more information about the medication. Follow the steps below.

1. Click the arrow to generate a drop down menu. Select the correct dosage of your medication.

2. Type the correct quantity of medication and then click the arrow to generate a drop down menu to select the frequency that you fill your prescription.

3. After you've made those selections, click Add to My Drug List.

Feedback



Type here to search



71°F



11:14 AM  
9/27/2021



# Confirm your drug list



Feedback

Atorvastatin 40mg tablet

generic

Quantity

30

Frequency

Every month

[Remove drug](#)

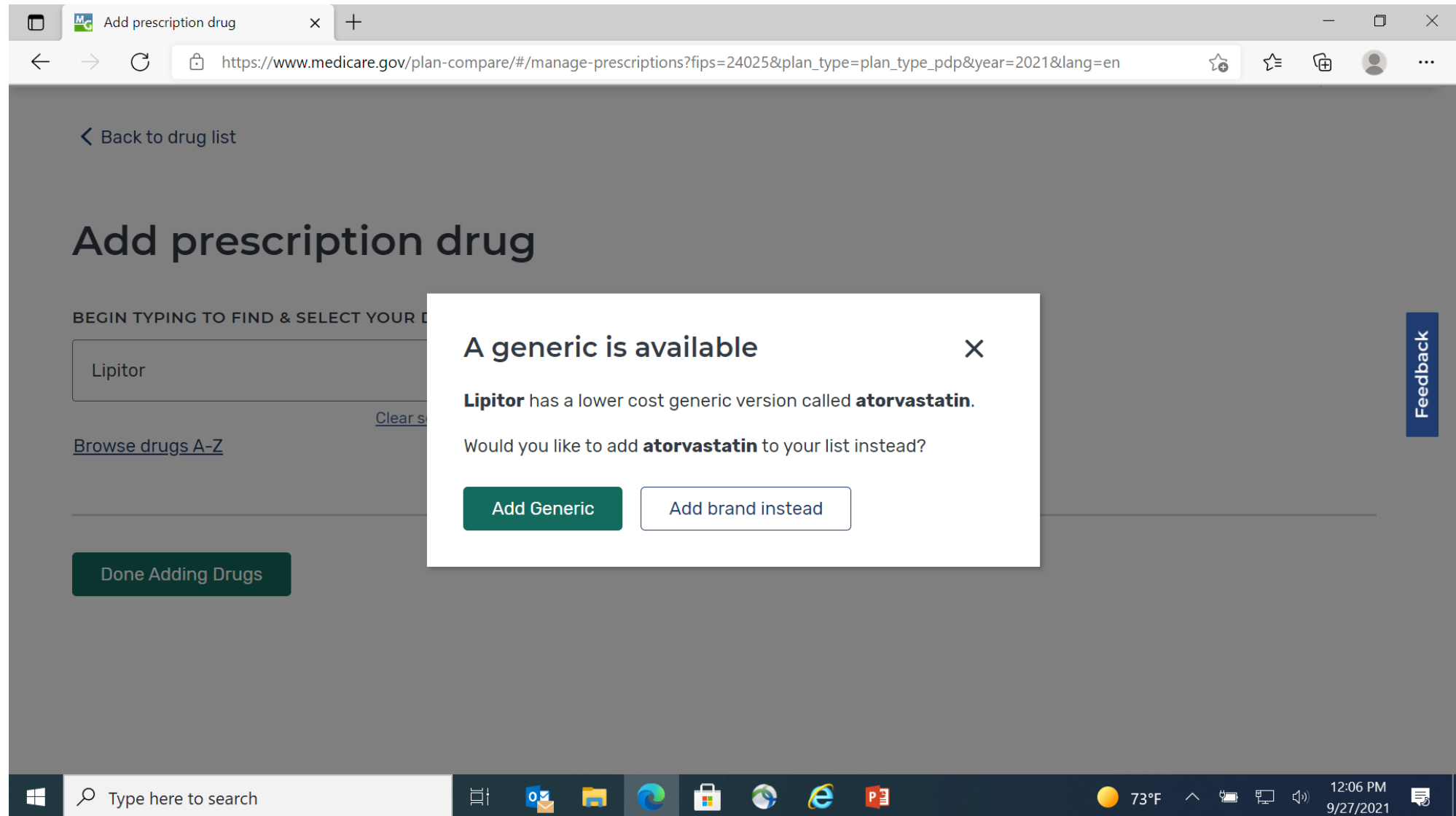
[Edit drug](#)

Add Another Drug

Done Adding Drugs

To add additional prescriptions to your drug list, click **Add Another Drug**, then enter your prescription following the directions on page 20. Then follow Steps 1-3 on page 21. Do this for every drug on your prescription list. Once you have added all of your prescriptions, click **Done Adding Drugs**.

If your medication has a generic version available, the system will automatically pop up a screen to let you know. Only choose the generic version if that is what you take.



Choose up to 5 pharmacies

https://www.medicare.gov/plan-compare/#/pharmacy?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year=2021&lang=en

An official website of the United States government

Cambiar a Español

Medicare.gov

BasicsHealth & Drug PlansProviders & Services

Log in

[Back to drug selection](#)

# 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

21014

NAME OF PHARMACY (OPTIONAL)

Find Pharmacy

The Plan Finder will allow you to choose up to 5 pharmacies. If you use a pharmacy in another town, you may need to put the zip code of that town for the pharmacy to come up in the list. Plan Finder will automatically generate a list of pharmacies based on the zip code you entered at the beginning.

Feedback

Filter byDistance

Done

Type here to search

Taskbar icons: Mail, File Explorer, Edge, PowerPoint, etc.

75°F 12:24 PM 9/27/2021

24



Choose up to 5 pharmacies x +

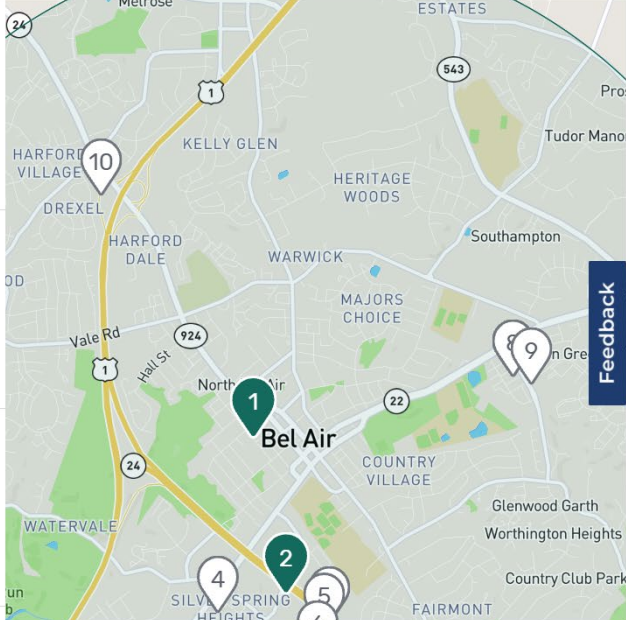
https://www.medicare.gov/plan-compare/#/pharmacy?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year=2021&lang=en

### Mail-order Pharmacy

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

☐ Add Pharmacy

- Klein's Shoprite Pharmacy #547**  
223 N Main St, Bel Air, MD 21014  
(410) 630-0600  
☒ Pharmacy Added
- CVS Pharmacy #16391**  
580 Marketplace Dr, Bel Air, MD 21014  
(410) 638-9031  
☒ Pharmacy Added



**Feedback**

Klein's Shoprite Pharmacy #547 X

CVS Pharmacy #16391 X

Done

Type here to search

75°F 12:27 PM 9/27/2021

To select a pharmacy, click the box next to **Add Pharmacy**. A check mark will appear and the wording will change to **Pharmacy Added**. The name of the pharmacy will then drop into one of the five boxes in the blue ribbon at the bottom of the screen. Once you have added all the pharmacies you are interested in seeing, click the box that says **Done**.

# A Few Things About Pharmacies

- Adding a pharmacy to the Plan Finder does not obligate you to use that pharmacy. This is for informational purposes so you can see the different prices available.
- Most Part D Prescription Plans have in network and preferred pharmacies.
  - An In Network Pharmacy means that by using this pharmacy your medications will be covered using your Part D insurance.
  - A Preferred Pharmacy means that this is the pharmacy that the plan prefers to use and by filling your medications at this pharmacy you will get the lowest cost.

27 Prescription Drug Plans available

https://www.medicare.gov/plan-compare/#/search-results?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year=2021&lang=en&...

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 9 available Medicare Advantage Plans](#)

[Back to drugs & pharmacies](#) **#1** Print

MY LOCATION: Harford, MD [Change location](#)

PLAN TYPE: Select a Plan Type

Filter by: Insurance Carrier Star Ratings

Showing 10 of 27 drug plans **#2** SORT PLANS BY: Lowest drug + premium cost

**SilverScript SmartRx (PDP)**  
Aetna Medicare | Plan ID: S5601-180-0  
Star rating: ★★★★★

**MONTHLY PREMIUM** **PHARMACIES**  
\$7.30 Includes: Only drug coverage 2 of 2 of your selected retail pharmacies

After selecting your pharmacies, the Plan Finder will then generate a list of Part D Prescription Plans based on your medications and pharmacy selections. A few things to know about this part of Plan Finder:

1. If you would like to go back and change pharmacies or make a change to your prescription list. Click here.
2. The Plan Finder automatically sorts by Lowest drug + premium cost (or lowest overall cost). There are other options for sorting. You can choose another sort by clicking the arrow and choosing a different sort in the drop down menu.

27 Prescription Drug Plans available

Showing 10 of 27 drug plans

SORT PLANS BY: Lowest drug + premium cost

### SilverScript SmartRx (PDP)

Aetna Medicare | Plan ID: S5601-180-0

Star rating: ★★★★★

**MONTHLY PREMIUM**

**\$7.30** Includes: Only drug coverage

**YEARLY DRUG & PREMIUM COST**

**\$21.90** Retail pharmacy: Estimated total drug + premium cost

**DEDUCTIBLE**

**\$445.00** Drug deductible

**PHARMACIES**

2 of 2 of your selected retail pharmacies are in-network

[View your pharmacies](#)

**DRUGS**

[View drugs & their costs](#)

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

Feedback

Type here to search

75°F 12:40 PM 9/27/2021

The list generated by Plan Finder will contain basic information about each plan such as the monthly premium, the yearly deductible and the overall cost for the plan. If you wish to see more information about a plan and the cost of each of your medications, click Plan Details. If you wish to add the plan to a comparison, click the box next to the words that say Add to Compare. Plan Finder allows you to compare up to three plans at a time.

SilverScript SmartRx (PDP)

https://www.medicare.gov/plan-compare/#/plan-details/2021-S5601-180-0?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year...

BasicsHealth & Drug PlansProviders & ServicesLog in

[Back to search results](#)

Click here to go back to the full list of plans. Do not use back arrow.

AETNA MEDICARE

SilverScript SmartRx (PDP)

Plan type: Drug plan (Part D)

Plan ID: S5601-180-0

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

Print

Enroll

Feedback

Once you click on Plan Details, Plan Finder will give you more information about individual plans. The top of the page includes basic information about the plan such as contact information and Plan ID.

What you'll pay

Total monthly premium

\$7.30

Retail pharmacy: 2021 estimated total drug costs

\$0.00

Covers 1 of 1 drugs

Type here to search

Taskbar icons: File Explorer, Microsoft Edge, PowerPoint, etc.

75°F 12:46 PM 9/27/2021

SilverScript SmartRx (PDP)

https://www.medicare.gov/plan-compare/#/plan-details/2021-S5601-180-0?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year...

Overview **Drug Coverage** Star Ratings

<b>KLEIN'S SHOPRITE PHARMACY #547</b>	<b>Preferred</b> Preferred in-network pharmacy
<b>CVS PHARMACY #16391</b>	<b>Preferred</b> Preferred in-network pharmacy

**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.

	<b>Klein's Shoprite Pharmacy #547</b> <b>Preferred</b> Preferred in-network pharmacy	<b>CVS Pharmacy #16391</b> <b>Preferred</b> Preferred in-network pharmacy
<b>Atorvastatin 40mg tablet</b>	\$0.00	\$0.00
<b>Total yearly drug cost</b>	\$0.00	\$0.00

**ESTIMATED TOTAL DRUG + PREMIUM COST**

Feedback

Type here to search

75°F 12:49 PM 9/27/2021

As you scroll down the page, the Plan Finder will give you information about which pharmacies are preferred pharmacies or in network. It will also show you the cost for your medications at each pharmacy so that you can compare.

SilverScript SmartRx (PDP) x +

https://www.medicare.gov/plan-compare/#/plan-details/2021-S5601-180-0?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year...

Overview Drug Coverage **Star Ratings**

When you'll meet your deductible	You won't meet your deductible in 2021	You won't meet your deductible in 2021
<b>ESTIMATED TOTAL MONTHLY DRUG COST</b>		
	<b>Klein's Shoprite Pharmacy #547</b> <b>Preferred</b> Preferred in-network pharmacy	<b>CVS Pharmacy #16391</b> <b>Preferred</b> Preferred in-network pharmacy
<b>October</b>	\$0.00	\$0.00
<b>November</b>	\$0.00	\$0.00
<b>December</b>	\$0.00	\$0.00
<b>ESTIMATED DRUG COSTS DURING COVERAGE PHASES</b>		
The drug prices shown may vary based on the plan and pharmacy you've selected. Contact the plan if you have specific questions about drug costs.		
Learn more about coverage phases		

Feedback

Type here to search

75°F 12:50 PM 9/27/2021

Another useful place of information is the **Estimated Total Monthly Drug Cost** section. This section breaks down the total cost of your medications each month by pharmacy. This can allow you to see if your prescription costs may change throughout the year.

27 Prescription Drug Plans available

https://www.medicare.gov/plan-compare/#/search-results?plan\_type=PLAN\_TYPE\_PDP&fips=24025&zip=21014&year=2021&lang=en&...

Star rating: ★★★★★

**MONTHLY PREMIUM**  
\$14.90 Includes: Only drug coverage

**YEARLY DRUG & PREMIUM COST**  
\$44.70 Retail pharmacy: Estimated total drug + premium cost

**DEDUCTIBLE**  
\$445.00 Drug deductible

**PHARMACIES**  
2 of 2 of your selected retail pharmacies are in-network  
[View your pharmacies](#)

**DRUGS**  
[View drugs & their costs](#)

Enroll Plan Details ☒ Added to compare

3 Plans to compare

SilverScript SmartRx (PDP) X

Clear Spring Health Premier Rx (PDP) X

WellCare Wellness Rx (PDP) X

Compare

Type here to search

75°F 12:55 PM 9/27/2021

If you choose to compare plans, click the box next to Plan Details and the name of the plan will be added to one of the three boxes in the blue ribbon. Once you've chosen up to three plans, click the white box that says Compare.



Harford, MD

	SilverScript SmartRx (PDP) X	Clear Spring Health Premier Rx (PDP) X	WellCare Wellness Rx (PDP) X
	\$7.30 Monthly premium	\$13.70 Monthly premium	\$14.90 Monthly premium
	<a href="#">Enroll</a>	<a href="#">Enroll</a>	<a href="#">Enroll</a>
	<a href="#">Plan Details</a>	<a href="#">Plan Details</a>	<a href="#">Plan Details</a>
<b>Overview</b>			
Star rating	★★★★☆	Plan too new to be measured	★★★★☆
Total	\$7.30	\$13.70	\$14.90
Yearly drug deductible	\$445.00	\$445.00	\$445.00

Feedback

**Plan Finder will do a side by side comparison for the plans you have chosen to compare. If you would like to see more information about a specific plan, click the white button that says Plan Details. If you would like to omit a plan, click the X next to the name of the plan. You can run the comparison as many times as you'd like with different plans.**

27 Prescription Drug Plans availa

+


← → ↻ [https://www.medicare.gov/plan-compare/#/search-results?plan\\_type=PLAN\\_TYPE\\_PDP&fips=24025&zip=21014&year=2021&lang=en](https://www.medicare.gov/plan-compare/#/search-results?plan_type=PLAN_TYPE_PDP&fips=24025&zip=21014&year=2021&lang=en) ☆ ☆ ☆

An official website of the United States government [Here's how you know](#) [Cambiar a Español](#)

Medicare.gov

Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

➔ Log in

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#)  [View 9 available Medicare Advantage Plans](#)

[Back to drugs & pharmacies](#)

MY LOCATION

Harford, MD [Change location](#)

PLAN TYPE

Select a Plan Type ▾

**If you would like to look at Medicare Advantage Plans, you can do so my clicking above.**

Print


Feedback

Filter by: Insurance Carrier ▾ Star Ratings ▾

Showing 10 of 27 drug plans SORT PLANS BY Lowest drug + premium cost ▾

SilverScript SmartRx (PDP)

Aetna Medicare | Plan ID: S5601-180-0

Star rating: 

Windows Taskbar

Type here to search

76°F

1:16 PM 9/27/2021

# As we leave Plan Finder...

- *Although one can enroll in the plan of choice by clicking the enroll button, 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.
- Enrollment can be completed by:
  - Contacting the plan directly by phone, or
  - Medicare Plan Finder using your Username and Password at a later date, or
  - Calling 1-800-MEDICARE.
- **REMEMBER! OPEN ENROLLMENT ENDS ON DECEMBER 7<sup>TH</sup> SO IT IS IMPORTANT TO COMPLETE ENROLLMENT BEFORE THAT DATE. ENROLLMENT WILL BECOME EFFECTIVE JANUARY 1<sup>ST</sup>.**

**NOTE:** The costs of drug co-pays are estimated, based on drug prices at the beginning of October, and are subject to change.

# **Assistance for Low-Income Individuals**

# Assistance for Low-Income Individuals

Medicare Savings Plans-provides financial assistance with the costs of Original Medicare	Benefits	Monthly income limit	Asset limit
<b>Qualified Medicare Beneficiary (QMB)</b>	<ul style="list-style-type: none"> <li>- Pays Part A and B premiums</li> <li>- Eliminates cost-sharing for Medicare-covered services</li> </ul>	Individual: \$1,094 Couple: \$1,472	Individual: \$7,970 Couple: \$11,960
<b>Specified Low-income Medicare Beneficiary (SLMB)</b>	<ul style="list-style-type: none"> <li>- Pays Part B premium</li> </ul>	Individual: \$1,308 Couple: \$1,762	Individual: \$7,970 Couple: \$11,960
<b>Qualifying Individual (QI)</b>	<ul style="list-style-type: none"> <li>- Pays Part B premium</li> </ul>	Individual: \$1,469 Couple: \$1,980	Individual: \$7,970 Couple: \$11,960

Extra Help/LIS (provides financial assistance with the cost of prescription coverage) Income limit	Asset limit	Program	Copayments
Below \$1,630 (\$2,198 for couples) per month	Up to \$14,790 (\$29,520 for couples)	Partial Extra Help - Premium depends on your income - \$92 deductible or the plan's standard deductible, whichever is cheaper	- 15% coinsurance or the plan copay, whichever is less - After \$6,550 in out-of-pocket drug costs, you pay \$3.70/generic and \$9.20/brand-name or 5% of the drug cost, whichever is greater
Up to \$1,469 (\$1,980 for couples) per month	Up to \$9,470 (\$14,960 for couples)	Full Extra Help \$0 premium and deductible	- \$3.70 generic copay - \$9.20 brand-name copay - No copay after \$6,550 in out-of-pocket drug costs

The financial assistance programs listed on these slides require an application to apply. For more information about these programs, contact your local SHIP Program at 410-638-3025.

# FRAUD AND OTHER MISLEADING INFORMATION

The screenshot shows a Google search for "Medicare" with approximately 74,100,000 results. The browser's address bar shows the search URL. The search results include several advertisements and organic links. Annotations are placed over the results to highlight potential fraud or misleading information:

- Says "AD"**: Points to the first search result, "Medicare Enrollment 2017 - You May be Eligible to Enroll", which is an advertisement for www.medicare2017.org.
- Not ".gov"**: Points to the second search result, "Medicare Part D Plans", which is an advertisement for www.medicaresolutions.com.
- Paid ad**: Points to the third search result, "Mutual of Omaha Medicare Plans - Supplemental Health Insurance", which is an advertisement for www.mutualofomhamedicareplans.com.
- Click Here!**: Points to the official Medicare.gov website link at the bottom of the results.

The search results also include a snippet from Wikipedia about Medicare and a link to the Centers for Medicare and Medicaid Services (CMS).

**What's Medicare?**  
Medicare is the federal health insurance program for people ...

**Contact Medicare**  
How to contact the Centers for Medicare & Medicaid Services ...

**Find health & drug plans**  
Find and compare Medicare Health ... Medicare Plan Finder ...

**Your Medicare coverage**  
Medicare coverage for many tests, items and ... If your test, item or ...

**Watch for scams / misleading companies!**

**There are many things that present like Medicare that are not Medicare!**

# Fraud: Marketing Schemes

\* Summarized from [www.SMPResource.org](http://www.SMPResource.org)

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...

- 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".

# **You are the first line of defense!**

- **EDUCATE!**

- Know what scams look like
  - Soliciting phone calls asking for private information.
    - Solution: Hang up!
  - Unknown persons soliciting in senior housing or community settings.
    - Solution: NEVER disclose information to people going “door-to-door”
  - REMEMBER the 3 rules that govern Marketing for Medicare services:
    - You must give written permission to be contacted
    - The supplier must contact you about an item already provided
    - The supplier has furnished you with one Medicare-covered item within the previous 15 months

- **EMPOWER!**

- Review your statements regularly and report any charges for services you did not receive.
- Provide contacts to report abuse, such as Senior Medicare Patrol (SMP), Office of Inspector General (OIG), and CMS (Centers for Medicare and Medicaid Services). See slide 43 for contact information.

# Helpful links and contacts:

## **MEDICARE**

[www.medicare.gov](http://www.medicare.gov)

Ph: 1-800-Medicare

- Use Plan Finder, explore many helpful tools regarding Medicare

## **DEPT. OF HUMAN RESOURCES / DEPT. OF SOCIAL SERVICES**

<https://mydhrbenefits.dhr.state.md.us/dashboardclient/#/home>

Ph: 410-836-4700 (Harford County DSS)

- Apply for Medicaid benefits.

## **SOCIAL SECURITY ADMINISTRATION**

[www.SSA.gov](http://www.SSA.gov)

Ph: 1-800-772-1213 (National) or  
1-877-701-2142 (Harford County)

- Apply for Extra Help with prescriptions.

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

<http://marylandspdap.com/>

Ph: 1-800-492-6116

- State prescription assistance. \$40 towards monthly premium and potential coverage gap assistance.

## **CENTERS FOR MEDICARE & MEDICAID SERVICES**

[www.CMS.gov](http://www.CMS.gov)

Ph: 1-800-392-8896

- General assistance and report fraud.

## **DEPARTMENT OF HEALTH AND HUMAN RESOURCES**

[WWW.HHS.GOV](http://WWW.HHS.GOV)

Ph: 1-877-696-6775 (National)

- General assistance with public programs.

## **MARYLAND INSURANCE ADMINISTRATION**

<http://www.insurance.maryland.gov>

Ph: 1-800-492-6116

- General assistance with enrollment in various types of insurance.

## **SENIOR MEDICARE PATROL (SMP)**

<http://www.smpresource.org/>

Ph: 1-800-243-3425

- Report Medicare fraud. Stay up-to-date on schemes and scams.

## **OFFICE OF THE INSPECTOR GENERAL**

<https://oig.hhs.gov/fraud/report-fraud/index.asp>

Ph: 1-800-HHS-TIPS (1-800-447-8477)

- Report Medicare fraud.

# **Contact information:**

**Tutorial provided by:**

**Harford County Office on Aging**

**SHIP Program**

**145 N. Hickory Ave.**

**Bel Air, MD 21014**

**Ph: 410-638-3025**