

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 15th through December 7th every year;
- Any changes during this time will become effective January 1st;
- 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

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.**

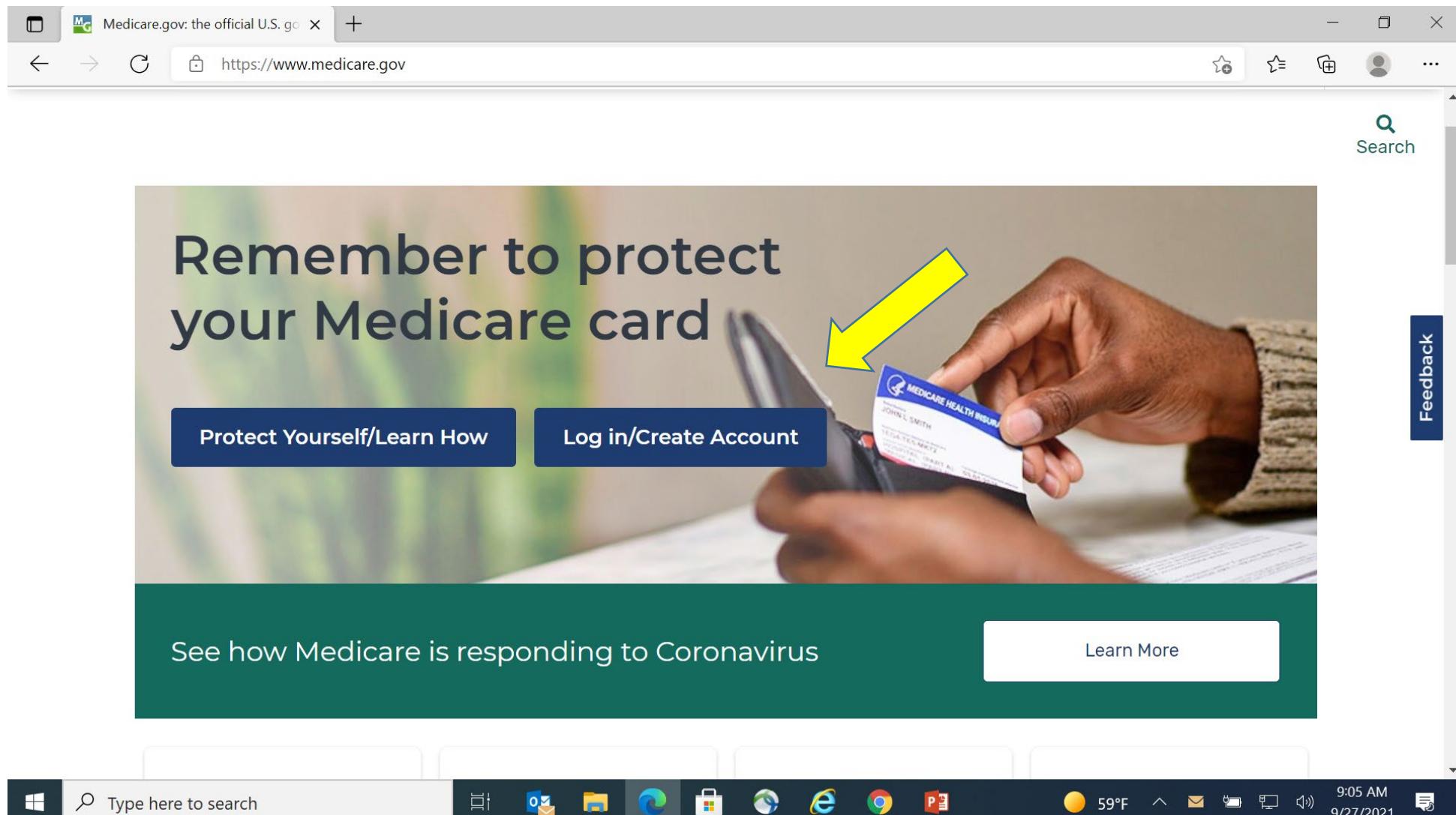
Helpful information to have *before* logging in:

- 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



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.

Medicare.gov - Log in x +

https://www.medicare.gov/account/login/

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 Select one ▾**SUFFIX****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

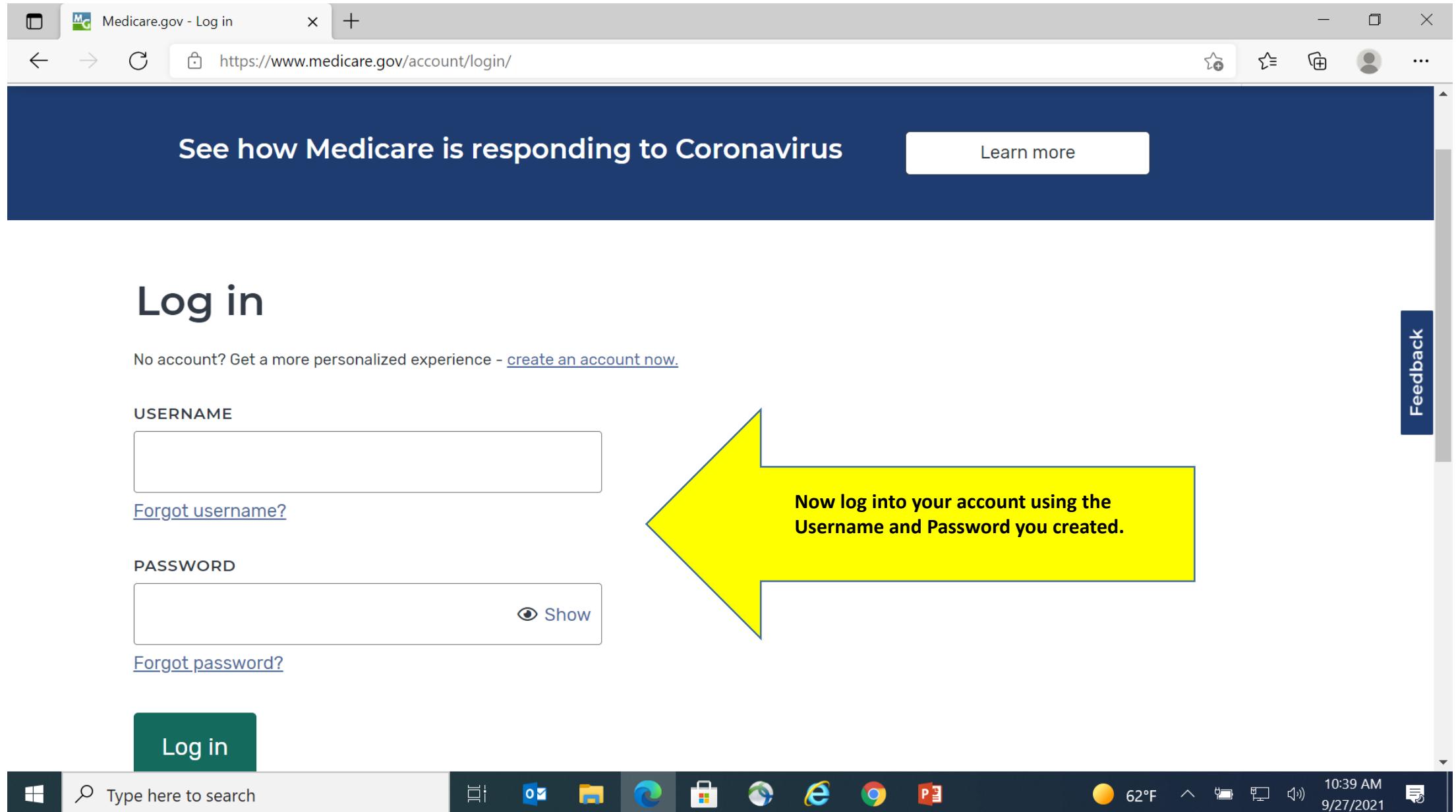
Create an account

All fields are required unless marked as optional.

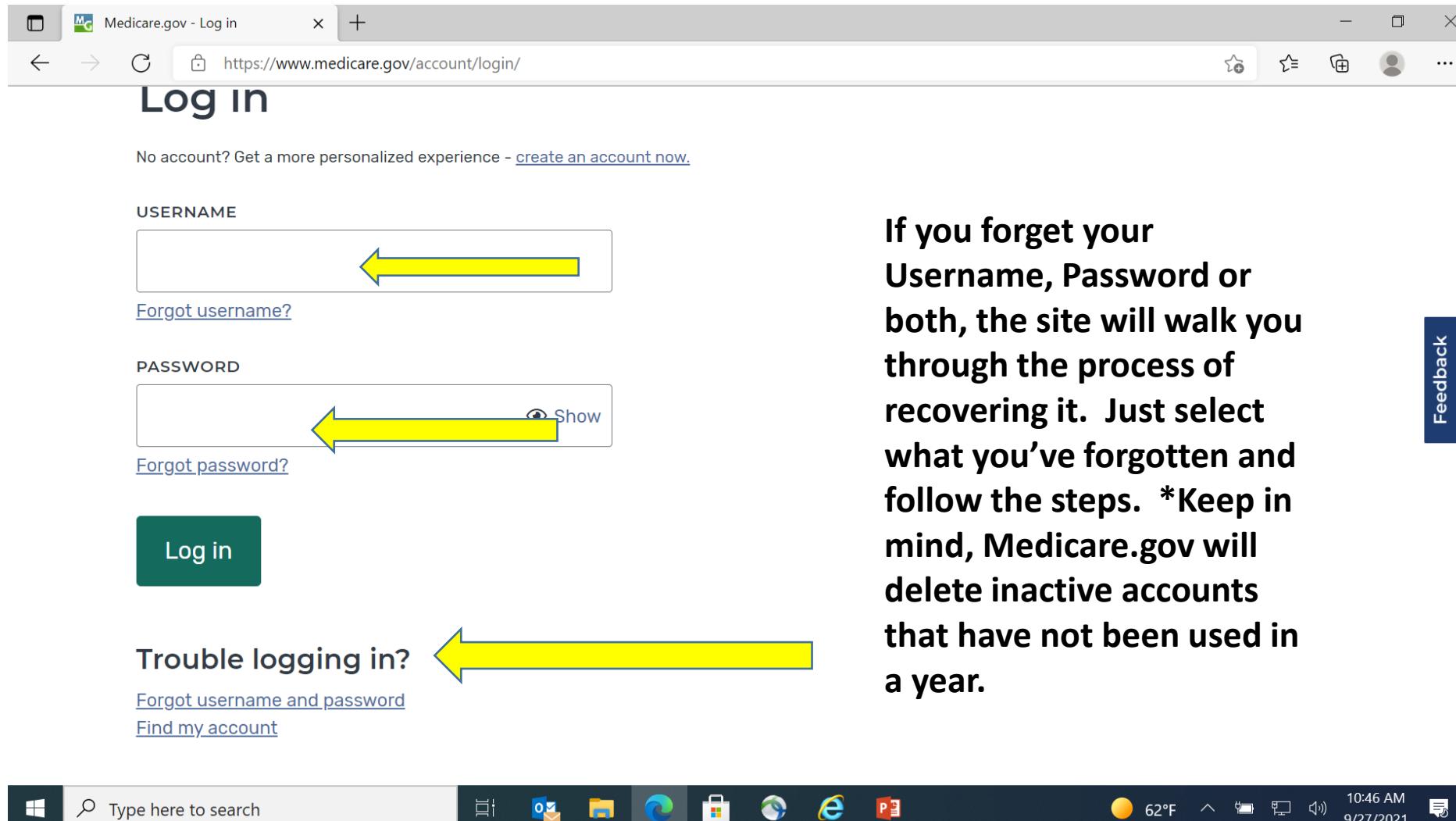
USERNAME**SECRET QUESTION****SECRET ANSWER****PASSWORD****CONFIRM PASSWORD****Continue****Cancel**

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



Medicare.gov - Log in

https://www.medicare.gov/account/login/

Log in

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

USERNAME

[Forgot username?](#)

PASSWORD

[Forgot password?](#)

[Log in](#)

Trouble logging in?

[Forgot username and password](#)

[Find my account](#)

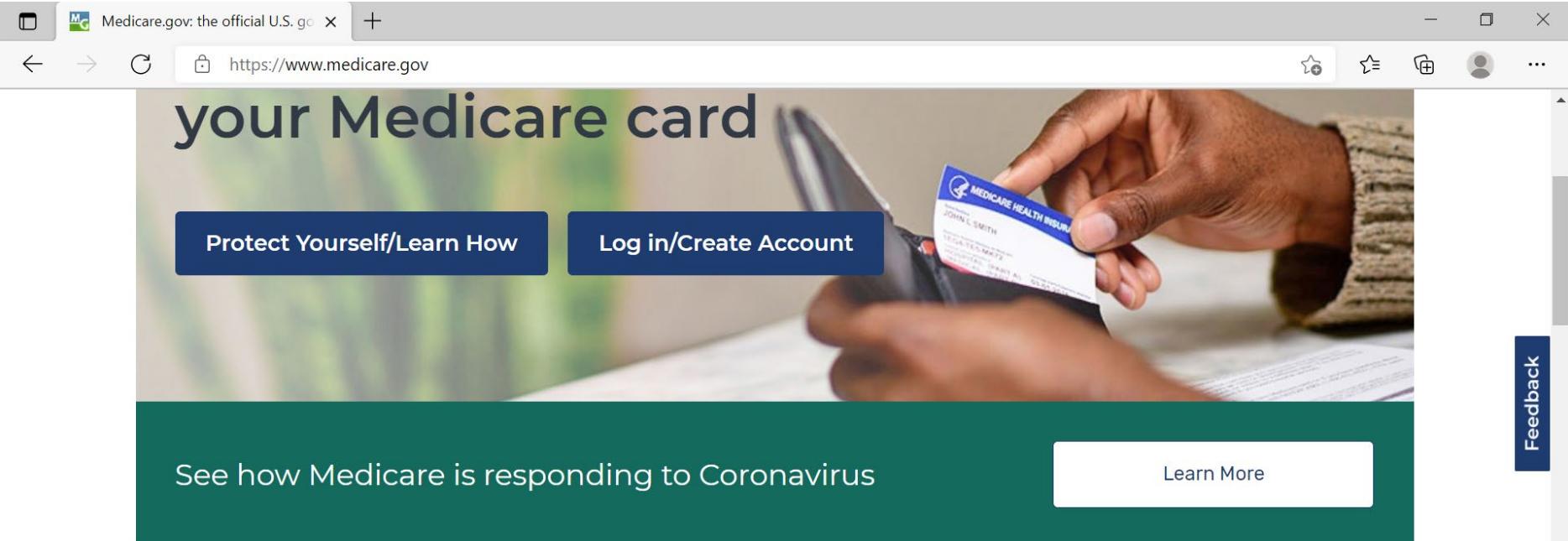
If you forget your Username, Password or both, the site will walk you through the process of recovering it. Just select what you've forgotten and follow the steps. *Keep in mind, Medicare.gov will delete inactive accounts that have not been used in a year.

Feedback

Type here to search

62°F 10:46 AM 9/27/2021

Let's Use the Medicare Plan Finder



You can access the Plan Finder without creating an account by clicking [here](https://www.medicare.gov/basics/get-started-with-medicare).

<https://www.medicare.gov/basics/get-started-with-medicare>

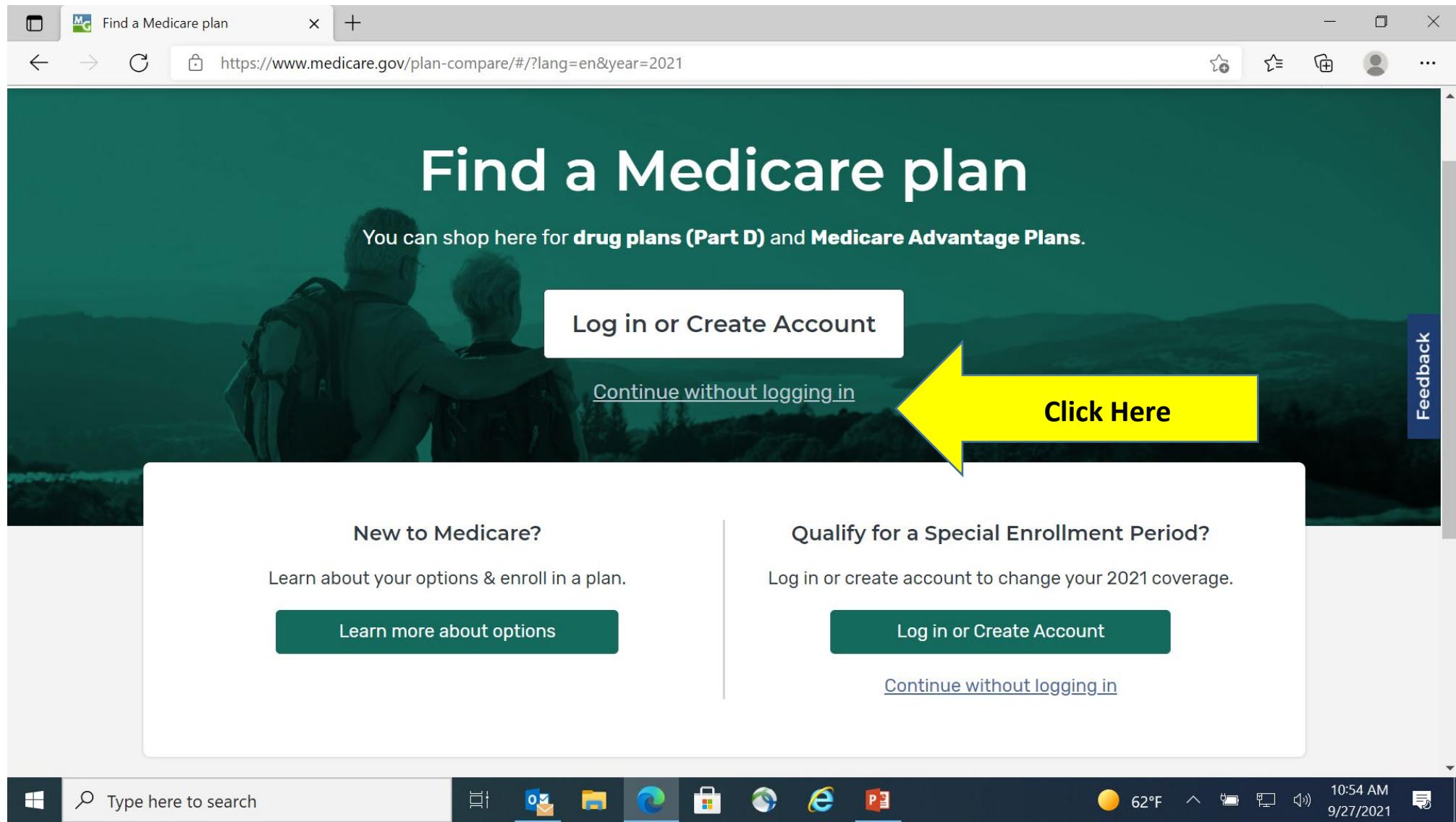
Find plans
Find health & drug plans

Get started
Learn about Medicare

Find care providers
Compare hospitals, nursing homes & more

Want a new plan now?
See if you can join

Feedback



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

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](#)

Feedback

Type here to search

62°F 10:54 AM 9/27/2021

Answer a few quick questions x +

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

Star + ≡ ≡ ...

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.](#)

Feedback

- 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.

Type here to search

File Mail Photos People Internet Microsoft Edge

71°F 10:56 AM 9/27/2021



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.



Answer a few quick questions - X

← → ⌂ 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

Type here to search 71°F 11:02 AM 9/27/2021

Windows 15

Answer a few quick questions - X

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

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

Feedback

Next

Once you've made your selection, click Next

Type here to search 71°F 11:04 AM 9/27/2021

Windows ...

File ...

OneDrive ...

File Explorer ...

Microsoft Edge ...

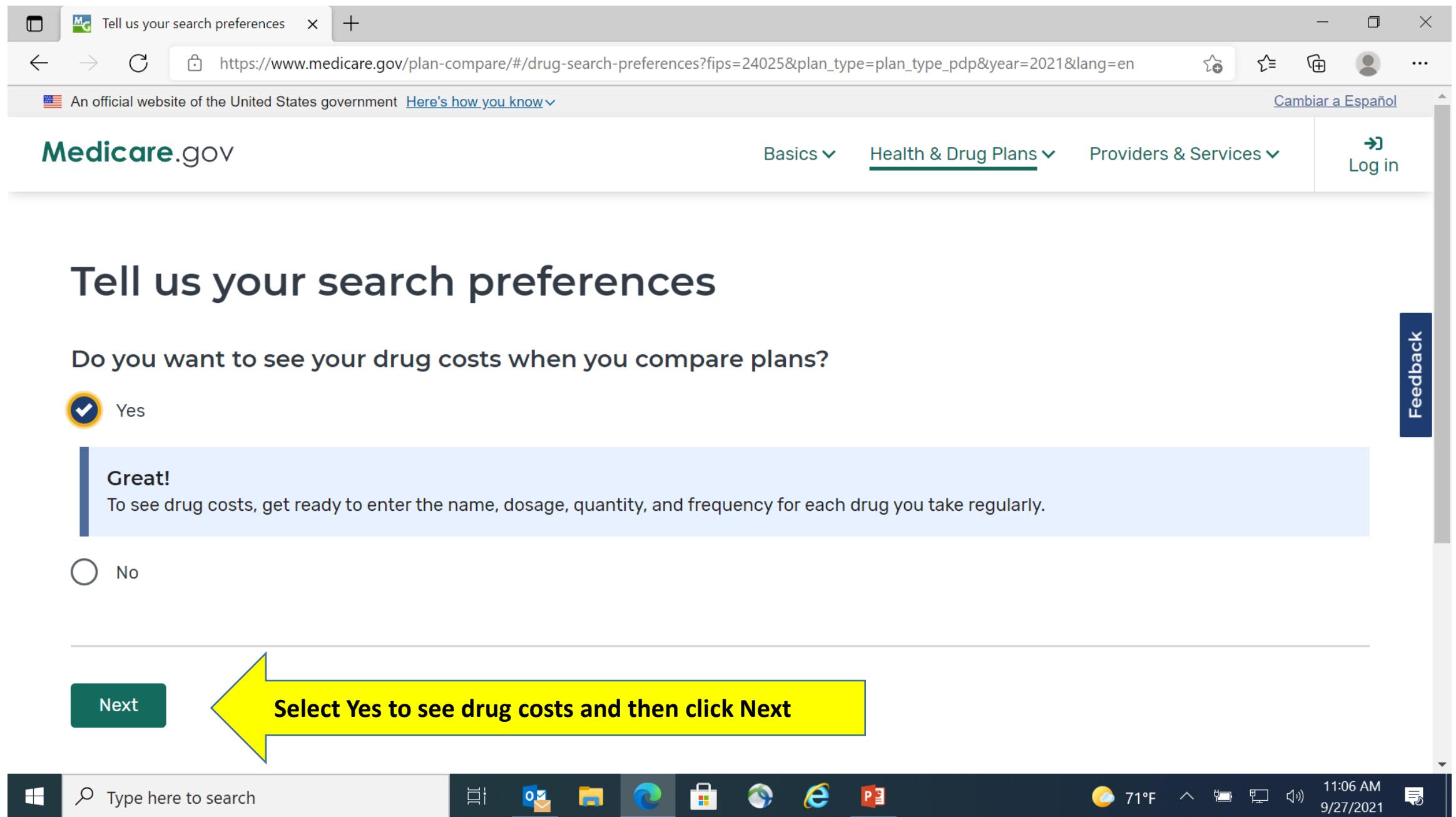
Microsoft Store ...

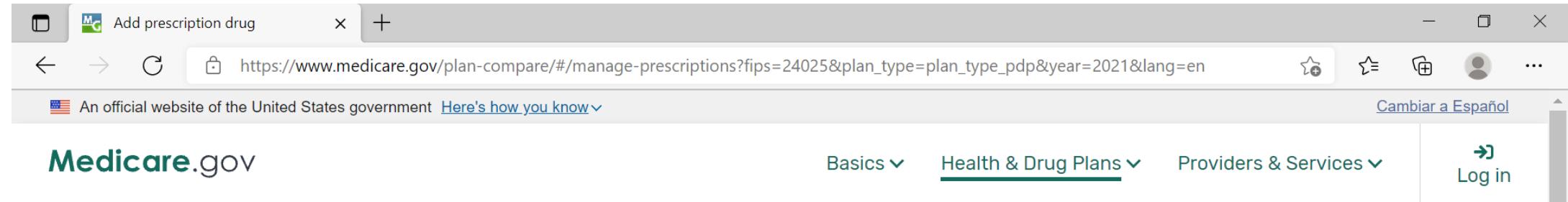
Maps ...

Internet Explorer ...

PowerPoint ...

71°F 11:04 AM 9/27/2021





A screenshot of a Microsoft Edge browser window showing the Medicare.gov website. The title bar says 'Add prescription drug'. The URL in the address bar is https://www.medicare.gov/plan-compare/#/manage-prescriptions?fips=24025&plan_type=plan_type_pdp&year=2021&lang=en. The page header includes the Medicare.gov logo, a link to 'Basics', 'Health & Drug Plans' (which is underlined), 'Providers & Services', and a 'Log in' button. There is also a link to 'Cambiar a Español' and a note that it is an official US government website.

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

Add Drug

[Browse drugs A-Z](#)

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

[Done Adding Drugs](#)

[See Plans Without Drug Costs](#)

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](#)



□ MG Add prescription drug × +

← → 🔍 https://www.medicare.gov/plan-compare/#/manage-prescriptions?fips=24025&plan_type=plan_type_pdp&year=2021&lang=en

☆ 🔍 🌐 Cambiar a Español

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

Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ Log in

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

ator

Add Drug

atorvastatin

Afinitor

Trecator

Azor

atovaquone

atomoxetine

Ativan

Can't find your drug?

Get 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

Windows Type here to search

File Mail File Explorer Internet Explorer Microsoft Edge Microsoft Store Microsoft Word 71°F 11:10 AM 9/27/2021

□ MG Add prescription drug X +

← → ↻ 🔒 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.

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

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.

[Done Adding Drugs](#)[See Plans Without Drug Costs](#)

Windows Type here to search

File Microsoft Word Microsoft Excel Microsoft PowerPoint Microsoft OneNote Microsoft OneDrive Microsoft Edge Microsoft Store Microsoft Teams Microsoft Word 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

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

QUANTITY

30

FREQUENCY

Every month

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.

Add to My Drug List

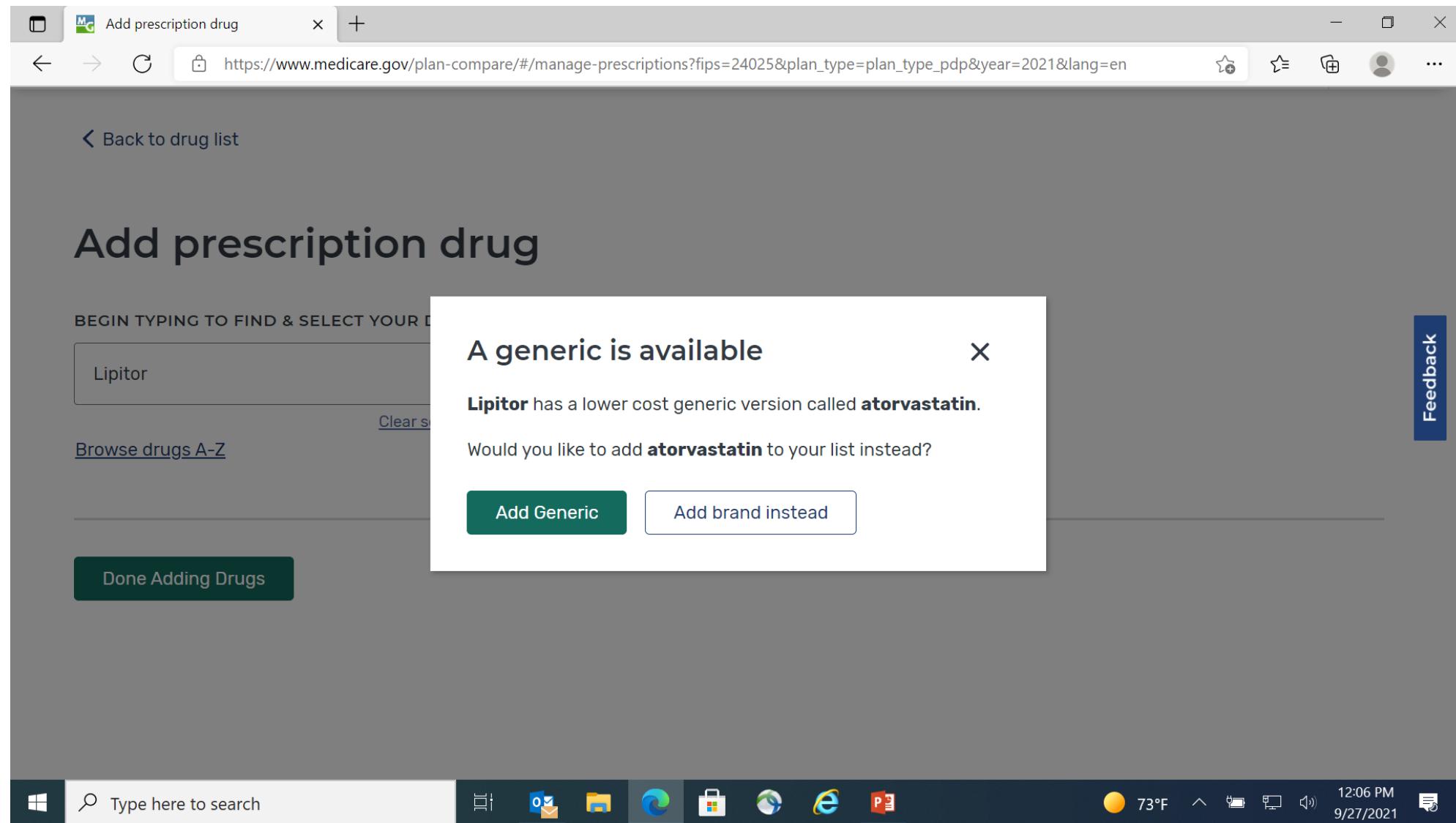
Cancel

Feedback

Type here to search

71°F 11:14 AM 9/27/2021

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.



A screenshot of a Microsoft Edge browser window. The title bar says "Add prescription drug". The address bar shows the URL: https://www.medicare.gov/plan-compare/#/manage-prescriptions?fips=24025&plan_type=plan_type_pdp&year=2021&lang=en. The main content area is titled "Add prescription drug" and has a search bar with "Lipitor" typed into it. A modal dialog box is centered over the page, titled "A generic is available". It contains the text: "Lipitor has a lower cost generic version called **atorvastatin**. Would you like to add **atorvastatin** to your list instead?". There are two buttons at the bottom: "Add Generic" (in a green box) and "Add brand instead" (in a white box). The bottom of the screen shows the Windows taskbar with the Start button, a search bar, and various pinned icons (File Explorer, Edge, etc.). The system tray shows the date (9/27/2021), time (12:06 PM), battery level, and a weather icon showing 73°F.

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 [Here's how you know](#) Cambiar a Español

Medicare.gov Log in

Basics Health & Drug Plans Providers & Services

[Back to drug selection](#)

Choose up to 5 pharmacies

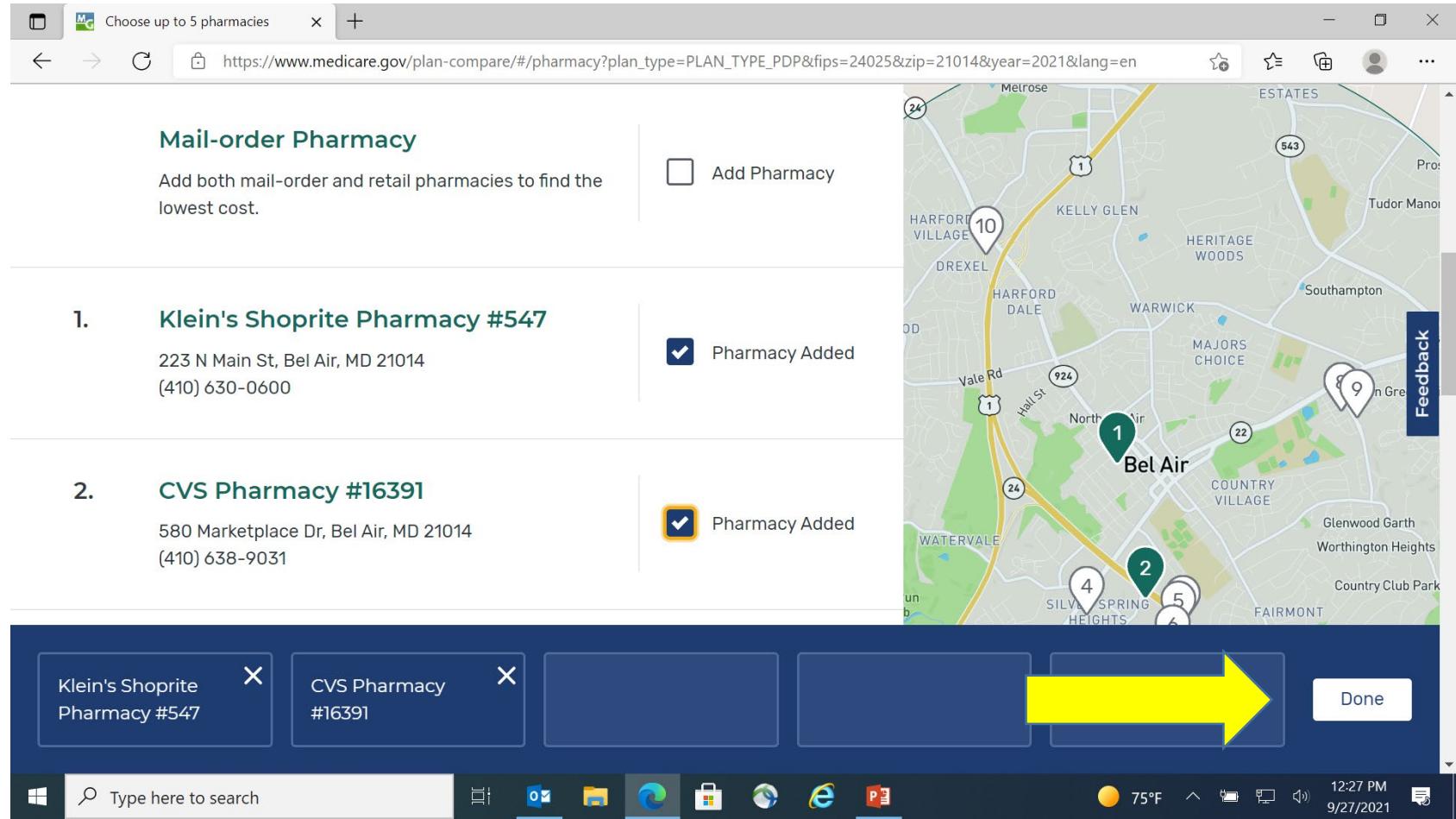
Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

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.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE NAME OF PHARMACY (OPTIONAL) Find Pharmacy

Done

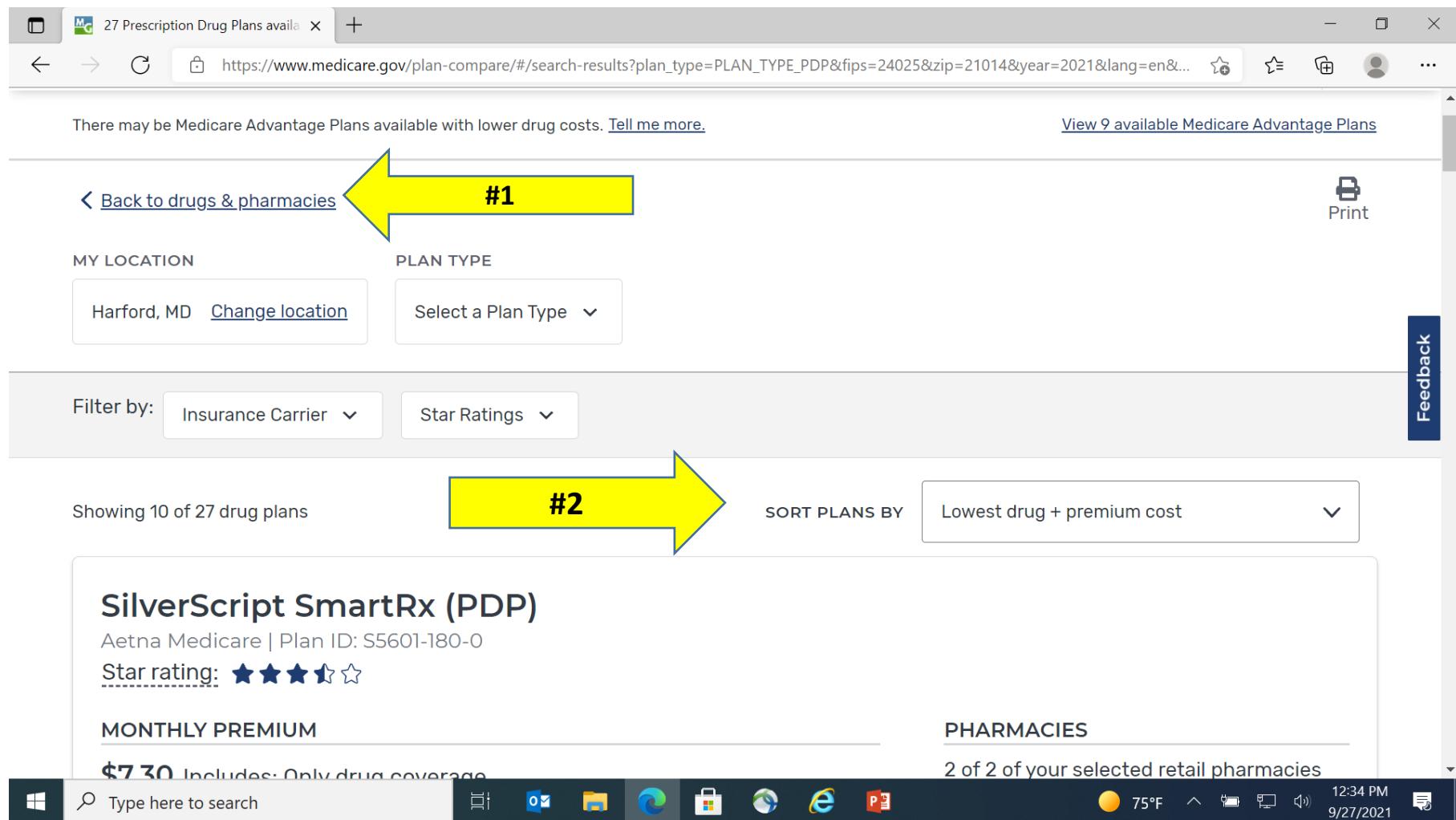




To select a pharmacy, click the box next to Add Pharmacy. A check mark will appear and the wording will change to Pharmacy Added. The name of the pharmacy will then drop into one of the five boxes in the blue ribbon at the bottom of the screen. Once you have added all the pharmacies you are interested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

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

[View 9 available Medicare Advantage Plans](#)

Print

Feedback

MY LOCATION

Harford, MD [Change location](#)

PLAN TYPE

Select a Plan Type

Filter by: Insurance Carrier, Star Ratings

Showing 10 of 27 drug plans

SilverScript SmartRx (PDP)
Aetna Medicare | Plan ID: S5601-180-0
Star rating: ★★★★☆
MONTHLY PREMIUM
\$730 Includes: Only drug coverage

PHARMACIES
2 of 2 of your selected retail pharmacies

Type here to search

75°F 12:34 PM 9/27/2021

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

Enroll **Plan Details** Add to compare

PHARMACIES

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

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

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.

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

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	Retail pharmacy: 2021 estimated total drug costs
\$7.30	\$0.00
Covers 1 of 1 drugs	

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

[Enroll](#)

[Print](#)

[Feedback](#)

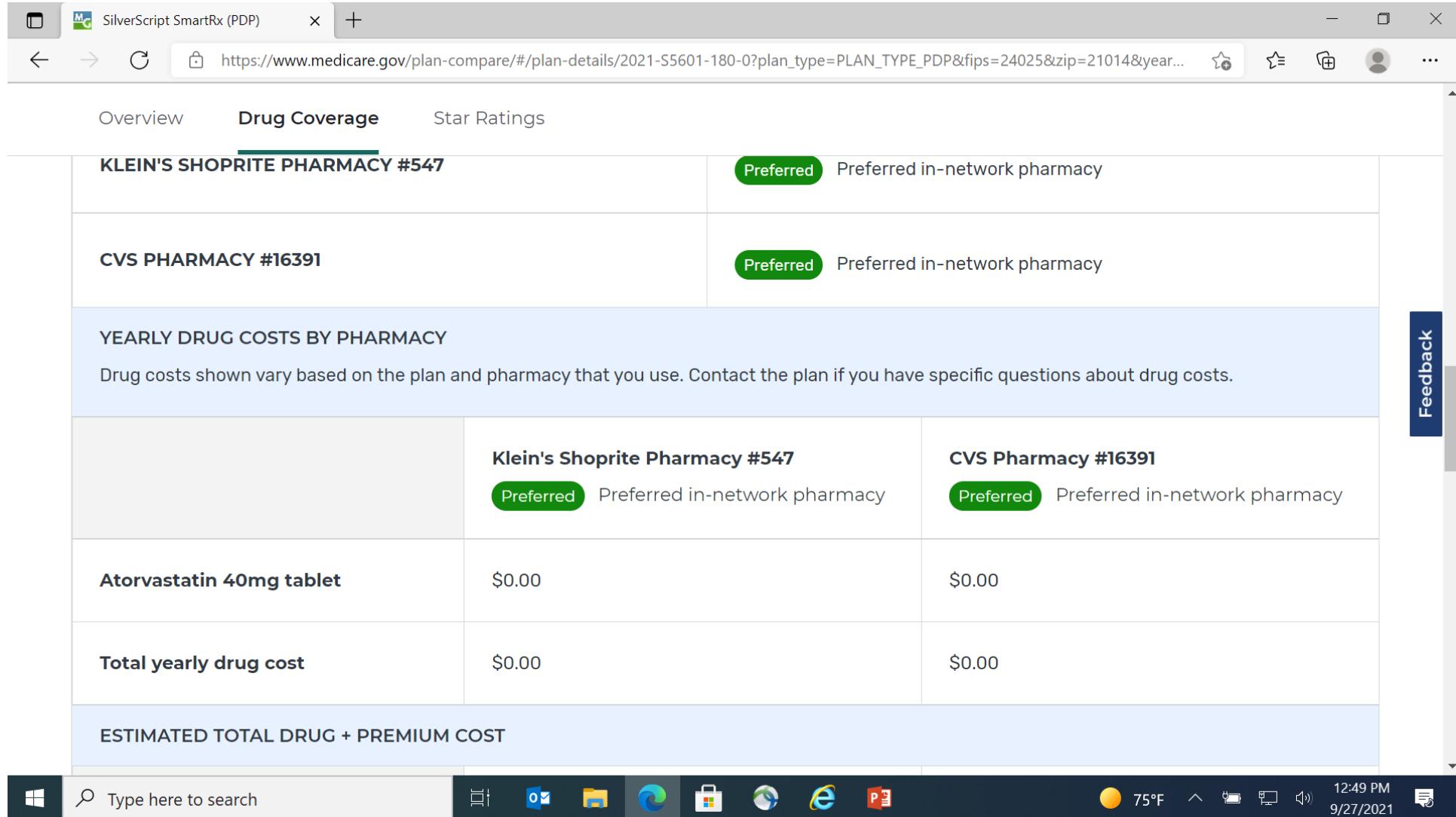
SilverScript SmartRx (PDP)

Plan type: Drug plan (Part D)
Plan ID: S5601-180-0

[Back to search results](#)

[Basics](#) [Health & Drug Plans](#) [Providers & Services](#) [Log in](#)





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

KLEIN'S SHOPRITE PHARMACY #547

CVS PHARMACY #16391

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.

	Klein's Shoprite Pharmacy #547	CVS Pharmacy #16391
Atorvastatin 40mg tablet	\$0.00	\$0.00
Total yearly drug cost	\$0.00	\$0.00

ESTIMATED TOTAL DRUG + PREMIUM COST

Type here to search

Feedback

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)

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
--	--

ESTIMATED TOTAL MONTHLY DRUG COST

	Klein's Shoprite Pharmacy #547	CVS Pharmacy #16391
Preferred	Preferred in-network pharmacy	Preferred in-network pharmacy
October	\$0.00	\$0.00
November	\$0.00	\$0.00
December	\$0.00	\$0.00

ESTIMATED DRUG COSTS DURING COVERAGE PHASES

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

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

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

Enroll Plan Details Added to compare

Feedback

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

DRUGS
[View drugs & their costs](#)

3 Plans to compare

- SilverScript SmartRx (PDP)
- Clear Spring Health Premier Rx (PDP)
- WellCare Wellness Rx (PDP)

Type here to search

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.

You are comparing 3 plans

https://www.medicare.gov/plan-compare/#/compare-plans?plans=2021-S5601-180-0&plans=2021-S6946-031-0&plans=2021-S4802-17...

Harford, MD

SilverScript SmartRx (PDP) \$7.30 Monthly premium Enroll Plan Details	Clear Spring Health Premier Rx (PDP) \$13.70 Monthly premium Enroll Plan Details	WellCare Wellness Rx (PDP) \$14.90 Monthly premium Enroll Plan Details
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Overview

Star rating		Plan too new to be measured	
Total	\$7.30	\$13.70	\$14.90
Yearly drug deductible	\$445.00	\$445.00	\$445.00

Type here to search

12:57 PM
9/27/2021

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 available

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 by 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:

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 7TH SO IT IS IMPORTANT TO COMPLETE ENROLLMENT BEFORE THAT DATE. ENROLLMENT WILL BECOME EFFECTIVE JANUARY 1st.**

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

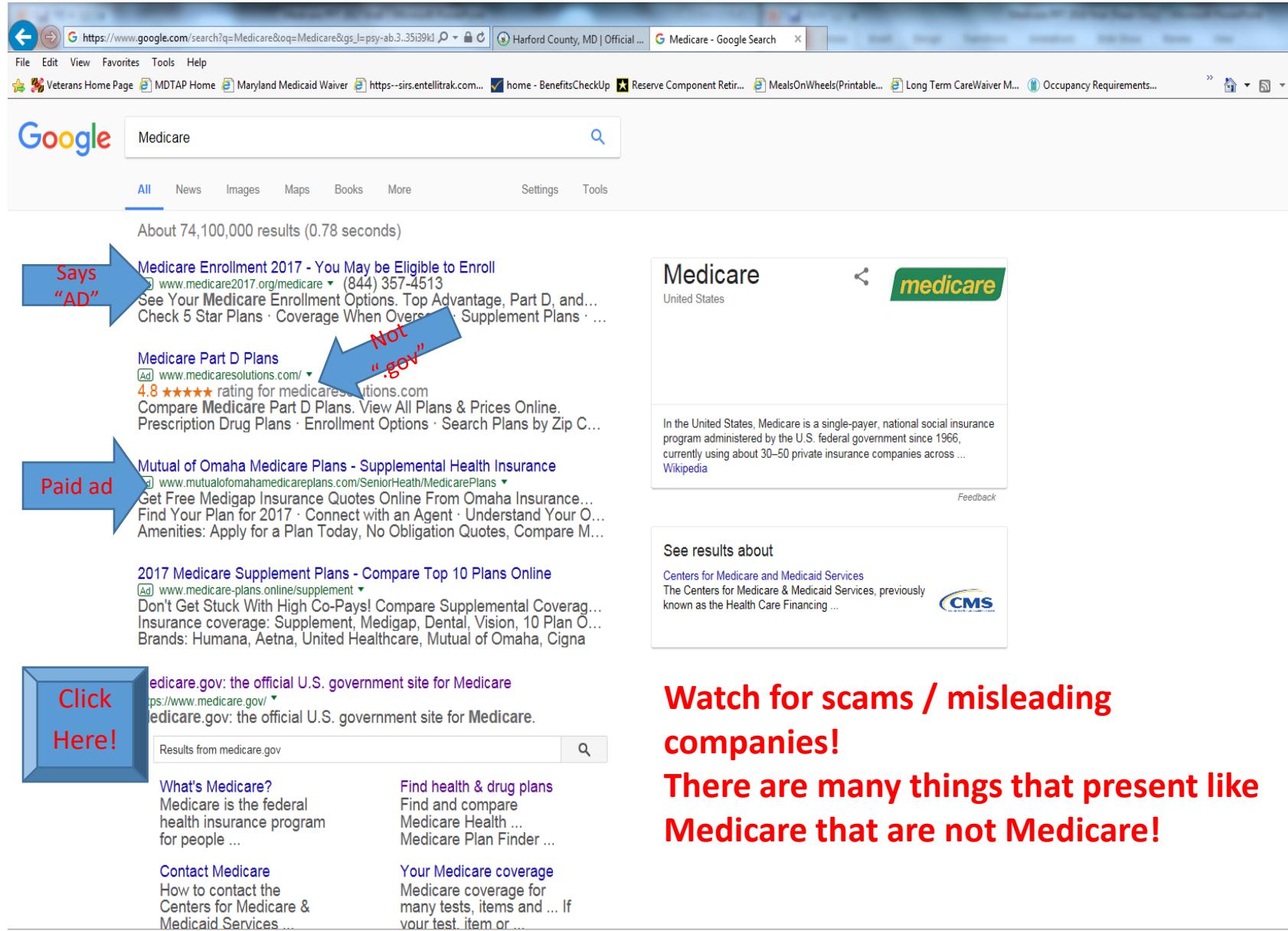
Assistance for Low-Income Individuals

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



Google Medicare

About 74,100,000 results (0.78 seconds)

Says "AD" Medicare Enrollment 2017 - You May be Eligible to Enroll
www.medicare2017.org/medicare (844) 357-4513
See Your Medicare Enrollment Options. Top Advantage, Part D, and...
Check 5 Star Plans · Coverage When Overseas · Supplement Plans · ...

Paid ad Medicare Part D Plans
www.medicaresolutions.com/ 4.8 ★★★★ rating for medicaresolutions.com
Compare Medicare Part D Plans. View All Plans & Prices Online, Prescription Drug Plans · Enrollment Options · Search Plans by Zip C...

Mutual of Omaha Medicare Plans - Supplemental Health Insurance
www.mutualofomahamedicareplans.com/SeniorHealth/MedicarePlans
Get Free Medigap Insurance Quotes Online From Omaha Insurance...
Find Your Plan for 2017 · Connect with an Agent · Understand Your O...
Amenities: Apply for a Plan Today, No Obligation Quotes, Compare M...

2017 Medicare Supplement Plans - Compare Top 10 Plans Online
www.medicare-plans.online/supplement
Don't Get Stuck With High Co-Pays! Compare Supplemental Coverage...
Insurance coverage: Supplement, Medigap, Dental, Vision, 10 Plan O...
Brands: Humana, Aetna, United Healthcare, Mutual of Omaha, Cigna

Click Here! medicare.gov: the official U.S. government site for Medicare
www.medicare.gov
medicare.gov: the official U.S. government site for Medicare.

Results from medicare.gov

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 ...

Medicare

United States

In the United States, Medicare is a single-payer, national social insurance program administered by the U.S. federal government since 1966, currently using about 30–50 private insurance companies across ...
Wikipedia

Feedback

See results about

Centers for Medicare and Medicaid Services The Centers for Medicare & Medicaid Services, previously known as the Health Care Financing ...

CMS

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

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

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

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://marylandsdap.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

Ph: 1-800-392-8896

- General assistance and report fraud.

DEPARTMENT OF HEALTH AND HUMAN RESOURCES

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