

**Welcome to  
Medicare**

**Open Enrollment 2018**

**Learning Letters**

**A, B, C, and D**



# General Medicare Facts

# First things first...

Medicare Open Enrollment 2018 is...

- October 15<sup>th</sup> through December 7<sup>th</sup>
- Any changes during this time will become effective January 1, 2018
- Opportunity to change Prescription or Medicare Advantage Plans
- 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!

- At the time of this training, Medicare Plan Finder is showing 2017 cost rates. 2018 cost rates will be available in the beginning of October.

# Important things...

- Beneficiaries new to Medicare at age 65 have 7 months to enroll:
  - 3 months prior to 65<sup>th</sup> birthday
  - Month of 65<sup>th</sup> birthday
  - 3 months after 65<sup>th</sup> birthday

# Important things {continued}

- Retiring or leaving job
  - Meet with Human Resources regarding retirement benefits **before** retiring.
  - Will have 63 days to sign up for Medicare Parts A and B (and Part D and Supplemental Insurance if needed).
  - This is *guaranteed issued right*. (see Glossary)
  - If a Beneficiary enrolls in a Part D or an Advantage Plan, **they will automatically lose their retirement benefits coverage**.

# Important things {continued}

- If an individual receives Social Security **Disability** Income for 2 years, they will be automatically enrolled into Medicare by the Social Security Administration.
- Overlapping Open Enrollments: Medicare and the Affordable Care Act
  - Medicare: October 15th – December 7<sup>th</sup>
  - Maryland Healthcare Connection / Affordable Care Act: November 1<sup>st</sup> -December 15<sup>th</sup>
  - The difference? ACA is coverage for families, adults under age of 65, and children that are uninsured or under insured

# Overview: The Parts of Medicare

# Medicare's Four Parts

\*Adapted from the SMP Foundations Training Manual, p. 15

## Original Medicare

### Part A: Hospital Insurance

- Inpatient hospital
- Inpatient skilled nursing facility (SNF)
- Home Health care
- Hospice care

### Part B: Medical Insurance

- Doctor services
- Durable medical equipment (DME)
- Home health care
- X-rays, lab services
- Outpatient services

### Part D: Prescription Drugs

(Mandatory if not receiving drug coverage elsewhere!!!)

- Run by private companies
- Help with prescription drug costs

OR

### Part C:

### Medicare Advantage (Bundles A,B,D and Medigap)

- Run by private companies
- Alternative to A, B, and Supplement
- May offer extra benefits (such as hearing, dental, or vision)
- Most include prescription drugs.
- 5 main types

### Medicare Supplemental Insurance/(Medigap) (Optional)

- **Not** a part of Medicare
- Offered by private insurance companies
- 10 standard plans in most states

# Medicare coverage choices

## Step 1: Decide how you want to get your coverage.

### Original Medicare

Includes Part A (Hospital Insurance) and/or Part B (Medical Insurance)

- Medicare provides this coverage directly.
- You have your choices of doctors, hospitals, and other providers that accept Medicare.
- Generally, you or your supplemental coverage pay deductibles and coinsurance.
- You usually pay a monthly premium for Part B.

### Step 2: Decide if you need prescription drug coverage (Part D)

- If you need drug coverage, **you must join a Medicare Prescription Drug Plan**. You usually pay a monthly premium.
- These plans are run by private companies approved by Medicare.

### Step 3: Decide if you want supplemental coverage

- You may want to get coverage that fills gaps in Original Medicare. You can choose to buy a Medigap policy from a private company.
- Costs may vary.
- Employers / unions may offer similar coverage.

OR

### Medicare Advantage

(Part C) includes BOTH Part A (Hospital Insurance) and Part B (Medical Insurance)

- Private insurance companies approved by Medicare provide this coverage.
- In most plans, you need to use plan doctors, hospitals, or other providers or you may pay more or all of the costs.
- You may pay a monthly premium (in addition to your Part B premium, deductible, copayments, or coinsurance for covered services.
- Costs, extra coverage, and rules vary by plan.

### Step 2: Decide if you need prescription drug coverage (Part D)

- If you want drug coverage, and it's offered by your Medicare Advantage Plan, **in most cases, you must get it through your plan**.
- In some types of plans that don't offer drug coverage, you can join a Medicare Prescription Drug Plan

\*Adapted from "Medicare and You 2017, pg. 17.

Español | A A A | Print

About Us | Glossary | CMS.gov | MyMedicare.gov Login

Medicare.gov

The Official U.S. Government Site for Medicare

Sign Up /  
Change Plans

Your Medicare  
Costs

What Medicare  
Covers

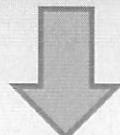
Drug Coverage  
(Part D)

Supplements &  
Other Insurance

Claims &  
Appeals

Manage Your  
Health

Forms, Help, &  
Resources



type search term here

Search

Is my test, item, or  
service covered?

type your test, item, or service here

Go

Find health  
& drug plans

Apply for  
Medicare

Get started  
with Medicare

Impacted by Hurricane Harvey? Get healthcare and prescription drugs in a  
disaster or emergency.

Learn more

New—find hospice care.

Learn more

Address  
change/Medicare  
card issue?

Select your card iss Go

Information for my  
situation

Select your situatio Go

Find someone to  
talk to

Select your state... Go

Find doctors,  
providers

Blogs News Videos

\$ Get help with  
costs

Find out how

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# Enrollment Review...

File Edit View Favorites Tools Help

Veterans Home Page MDTAP Home Maryland Medicaid Waiver https://sirs.entellitrak.com... home - BenefitsCheckUp Reserve Component Retir... MealsOnWheels(Printable... Long Term CareWaiver M... O

Español | A A A | Print About Us | Glossary | CMS.gov | MyMedicare.gov Login

type search term here Search

**Medicare.gov**  
The Official U.S. Government Site for Medicare

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

**Is my test, item, or service covered?**

type your test, item, or service here Go

Find health & drug plans Apply for Medicare Get started with Medicare

Impacted by Hurricane Harvey? Get healthcare and prescription drugs in a disaster or emergency. Learn more

New—find hospice care. Learn more

Address change/Medicare card issue? Information for my situation Find someone to talk to

Select your card issue... Go Select your situation... Go Select your state... Go

**Find doctors, providers, hospitals, plans & suppliers**

Blogs News Videos

Find doctors & other health professionals

Find nursing homes

Find hospitals

Find home health services

Find dialysis facilities

Protect your Medicare by protecting your Medicare number

Finding a hospice provider just got easier

Protecting yourself from pneumonia is easy

Medicare helps protect you from hepatitis

**\$ Get help with costs**

**Find out how Medicare works with other insurance**

**Mail you get about Medicare**

**Go paperless: get Medicare & You electronically**

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**CLICK HERE**

**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.**

SCROLL DOWN TO  
'PERSONALIZED  
SEARCH'

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

File Edit View Favorites Tools Help

Veterans Home Page MDTAP Home Maryland Medicaid Waiver https://sirs.entellitrak.com... home - BenefitsCheckUp Reserve Component Retir... MealsOnWheels(Printable... Long Term CareWaiver M... Occupancy Requirements...

Finder Home About Plans Help Glossary FAQ

Home

# Medicare Plan Finder

You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below.

### General Search

A general plan search only requires your zip code.

ZIP Code:

By selecting this button you are agreeing to the terms and conditions of the [User Agreement](#)

**Find Plans**

### Personalized Search

A personalized plan search requires your zip code and complete Medicare information.

This page is secured to protect your personal information. If you don't want to enter your Medicare information, you may use the general search option above.

### Plan Finder

Multimedia

Step by step overview on how to complete a plan search

Lesson 1- Getting Started

[Getting to the Medicare Plan Finder](#)



View more videos

1 2 3 4

### Additional Tools

- \* Find PACE Plan(s)
- \* Find and compare

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## 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) Obtain beneficiary's pharmacy of choice.

**Using this form:**

**1) Complete each field as seen on Medicare card.**

**2) Enter birthday**

**3) Select the brown "FIND PLANS" button.**

**Personalized Search**

A personalized plan search requires your zip code and complete Medicare information. This page is secured to protect your personal information. If you don't want to enter your Medicare information, you may use the general search option above.

ZIP Code:

Medicare Number:   
Example: 123456789A

Where can I find my Medicare Number?

Last Name:

Effective Date for Part A:

Not Part A? Select here.

Date of Birth:

By selecting this button you are agreeing to the terms and conditions of the [User Agreement](#)

**Find Plans**

**Additional Tools**

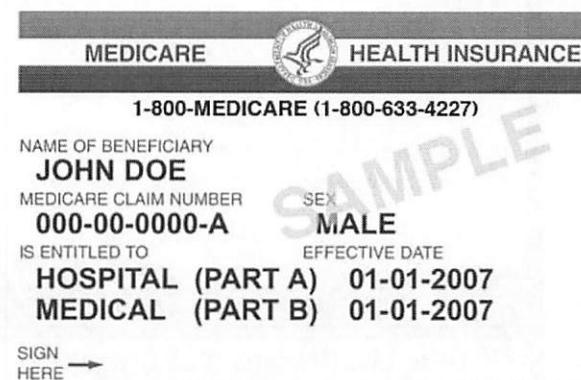
- Find PACE Plan(s)
- Find and compare Medigap policies
- Search by plan name and/or ID
- Enroll now
- Check your enrollment
- Medicare complaint form

**Related Resources**

- Extra Help paying for Medicare prescription drug coverage
- Helpful contacts
- 6 ways to lower your drug costs
- Download Plan Finder databases

# TROUBLESHOOTING....

- If the screen comes back saying “**No records found.**”, verify:
  - Medicare number and letter
  - Zip code as listed as with Social Security
    - Note: If they have not updated Social Security of their 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!

<https://plancompare.medicare.gov/pfdn/PlanFinder/DrugSearch>

Home → Enter Information → Enter Your Drugs

## 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:

Find My Drug

Or Browse A-Z:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z

Help with common drug abbreviations  
Hints on how to enter drug information  
Why can't I find my 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 | Print My Drug List

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION

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https://plancompare.medicare.gov/pfdn/PlanFinder/DrugSearch Step 2 of 4: Enter Your Drugs Google

File Edit View Favorites Tools Help

Veterans Home Page MDTAP Home Maryland Medicaid Waiver https://sirs.entellitrak.com... home - BenefitsCheckUp Reserve Component Retir... MealsOnWheels(Printable... Long Term CareWaiver M... Occupancy Requirements

**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.

I don't take any drugs.

I don't want to add drugs now.

Type the name of your drug:

Find My Drug

Or Browse A-Z:

A B C D E F G H I J K L M  
N O P Q R S T U V W X Y Z

Help with common drug abbreviations  
Hints on how to enter drug information  
Why can't I find my drug?

Retrieve My Saved Drug List:

Your drug list has been saved. You can retrieve your selected drugs and pharmacies on future visits using this Drug List Id and Password Date.

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

Use a different drug list ID

My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 1 Print My Drug List

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
Levothyroxine Sodium TAB 100MCG	30	Every 1 Month Retail Pharmacy	Already Generic (You originally entered Pharmacy Synthroid)	<b>Change dose</b> <b>Add</b> <b>Remove</b>

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# 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
- 3) The box will start to autocomplete with the medication name
- 4) Click on the medication in the drop down menu that is correct
- 5) A pop up box will display the dosage, quantity, frequency and how prescriptions are filled (pharmacy or mail order).
- 6) Click the appropriate options and then click the brown box that says “ADD MY DRUG AND DOSAGE”
- 7) Continue the process until all medications are listed.
- 8) **Only prescription drugs** are included on the drug list, therefore over the counter drugs **will not** be included.

[Home](#) → [Enter Information](#) → [Enter Your Drugs](#)

## 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. If you select a frequency greater than that prescribed, the display of the full drug cost rather than the amount prescribed. This will help us estimate your costs as your plans cover your drugs. The site doesn't show counter drugs or diabetic supplies. For more information, see the [FAQs](#).

[I don't take any drugs](#) [I don't want to add](#)

### 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 [\[?\]](#)

#### 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 Current Profile

Zip Code: 21014

Current Coverage: Original Medicare

 Subsidy: No Extra Help [\[?\]](#)[View Coverage Information](#)

#### Drug List:

Information cannot be accessed using this Medicare ID. Medicare doesn't share the drug list with other plans.

[Drug List ID: What is this?](#)[Last Update Date: What is this?](#)   [Retrieve My Drug List](#)

### Type the name of your drug

[Find](#)[Or Browse A-Z:](#)

A	B	C	D	E	F	G	H	I
N	O	P	Q	R	S	T	U	V

[Help with common drug abbreviations](#)[Hints on how to enter drug information](#)[Why can't I find my drug?](#)

### My Drug List (Maximum 25 Drugs)

Total Drugs in My Drug List: 0

[Print My Drug List](#)

MEDICINE NAME

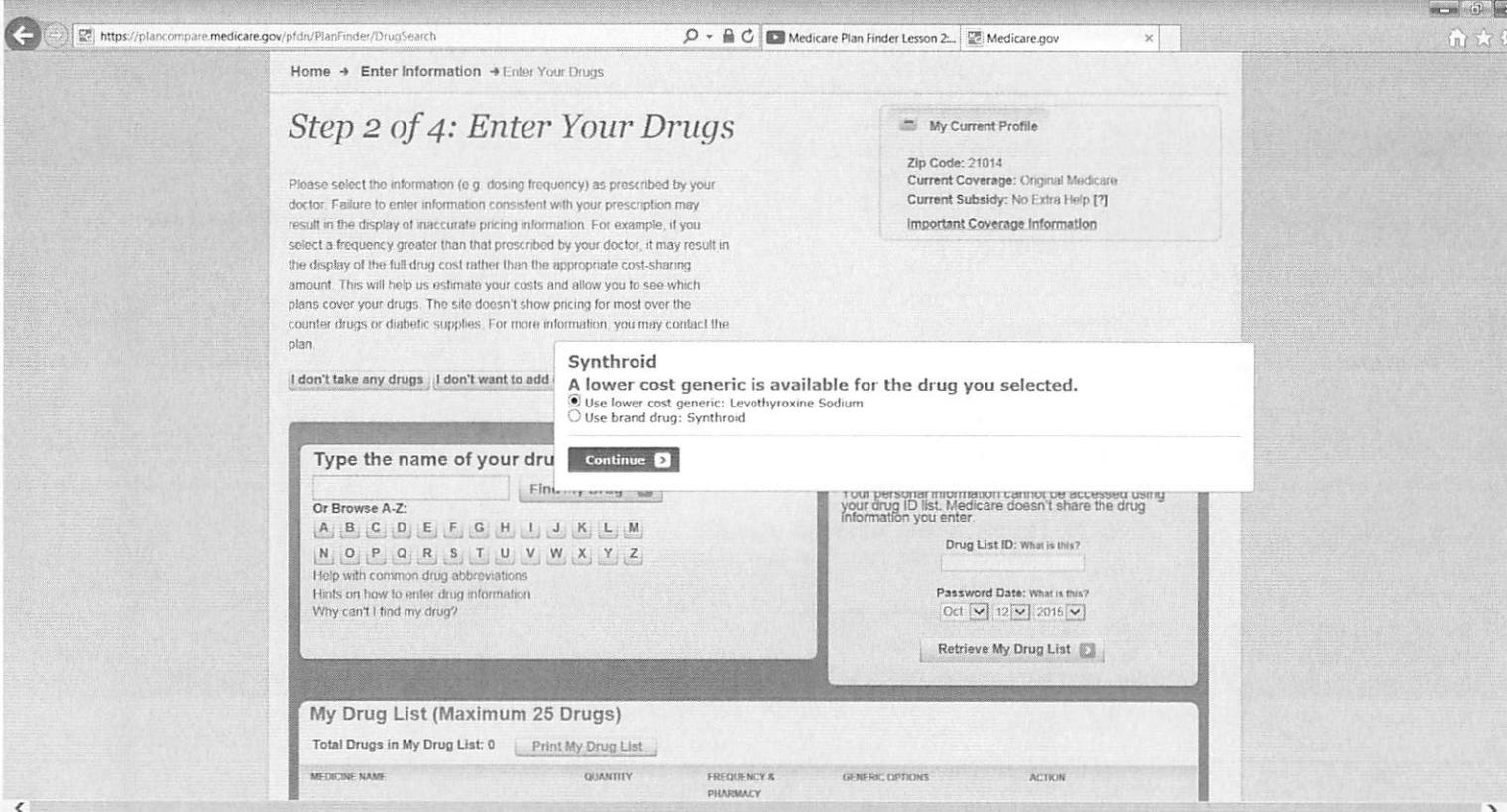
QUANTITY

FREQUENCY &  
PHARMACY

GENERIC OPTIONS

ACTION

If a generic version of a medication is available, a pop up message will prompt you to select the generic or brand name drug.



The screenshot shows a computer browser window for the Medicare Plan Finder. The URL is <https://plancompare.medicare.gov/pfdn/PlanFinder/DrugSearch>. The page is titled "Step 2 of 4: Enter Your Drugs". A sub-header says "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." A sidebar on the right shows "My Current Profile" with zip code 21014, original Medicare coverage, and no extra help subsidy. A pop-up message for the drug "Synthroid" appears, stating "A lower cost generic is available for the drug you selected." It offers two options: "Use lower cost generic: Levothyroxine Sodium" (radio button selected) and "Use brand drug: Synthroid". Below the pop-up, there's a search bar for "Type the name of your drug" and a "Continue" button. A "My Drug List (Maximum 25 Drugs)" section is at the bottom.

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

**Synthroid**

A lower cost generic is available for the drug you selected.

Use lower cost generic: Levothyroxine Sodium

Use brand drug: Synthroid

Type the name of your drug

Or Browse A-Z: A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Help with common drug abbreviations  
Hints on how to enter drug information  
Why can't I find my drug?

My Drug List (Maximum 25 Drugs)

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

MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
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Drug List ID: What is this?

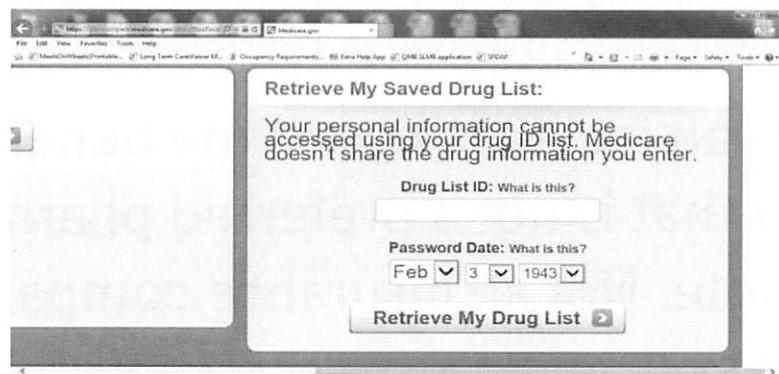
Drug List ID: What is this?

Oct 12 2015

Retrieve My Drug List

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**Helpful Tip:** On the upper right hand corner of the screen you will see a box that looks like this...



We suggest that beneficiaries take note of this information so they can use it to retrieve drug lists in the future. A suggestion is to change the password date to the beneficiary's birthdate to make it easier to remember. 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.

We found 16 pharmacies within 1 miles of 21014

Search New Location or by Pharmacy Name Show/Hide Pharmacy Map

Available Pharmacies

Add to Selected Pharmacies

Bala Family Practice 2021B Emmonton Road Ste 210 Bel Air, MD 21014 1-410-569-1001 Add Pharmacy	Bel Air Medicines 1327 Belair Road Bel Air, MD 21014 1-410-877-0611 Add Pharmacy	Boyd And Fulford Drugs 23 S Main Street Bel Air, MD 21014 1-410-838-6500 Add Pharmacy
Brain And Spine Specialists PA	CVS Pharmacy	Giant Pharmacy

My Current Profile

Zip Code: 21014  
Current Coverage: Original Medicare  
Current Subsidy: No Extra Help  
Drug List ID: 8342894336  
Password Date: 10/12/2015  
[Important Coverage Information](#)

Continue to Plan Results

https://www.medicare.gov/find-a-plan/results/planresults/summary-of-results.aspx?Language=English

Sign Up / Change Plans Your Medicare Costs What Medicare Covers Drug Coverage (Part D) Supplements & Other Insurance Claims & Appeals Manage Your Health Forms, Help, & Resources

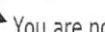
Learn More About Plans ? Help A-Z Glossary FAQ

Home → Enter Information → Enter Your Drugs → Select Your Pharmacies → Refine Your Plan Results

## Step 4 of 4: Refine Your Plan Results

**Helpful tips:**

**Current vs. next year plan rates can be compared here.** 

**To ensure you are looking at the most accurate rates, select the next year's plan data.** 

This is a summary of the types of plans available in your area. Use the checkboxes to select the types of plans you'd like to view. You may also use the filters on the left to narrow your search. Using filters may eliminate some options, including plans with the lowest estimated annual costs.

You are now viewing 2016 plan data. [View 2015 plan data.](#)

My Current Profile [Update Search](#)

Zip Code: 21014  
Current Coverage: Original Medicare  
Current Subsidy: No Extra Help [?]  
Drug List ID: 3168224512  
Password Date: 10/13/2015  
[Important Coverage Information](#)

Refine Your Search

[Update Plan Results](#)

Limit Your Monthly Premium

Limit Your Annual Drug Deductible

Select Drug Options

Summary of Your Search Results

There are a total of 32 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

Select	Available Plans Based On Your Filters	Number of Plans Available:
All	Prescription Drug Plans (with Original Medicare) [?]	31
		21 plan(s) available

[ 23 ]



This page  
indicates  
the number  
of available  
plans.

### Refine Your Search

**Update Plan Results**

**Limit Your Monthly Premium**

**Limit Your Annual Drug Deductible**

**Select Drug Options**

**Select Star Ratings**

**Select Coverage Options**

**Select Special Needs Plans**

**Change Health Status**

**Select Plans By Company**

**Update Plan Results**

### Summary of Your Search Results

There are a total of 32 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

#### Select Available Plans Based On Your Filters

All

**Prescription Drug Plans (with Original Medicare) [?]**

Number of Plans Available:

**31**

21 plan(s) available

**Medicare Health Plans with drug coverage [?]**

7 plan(s) available

**Medicare Health Plans without drug coverage [?]**

3 plan(s) available

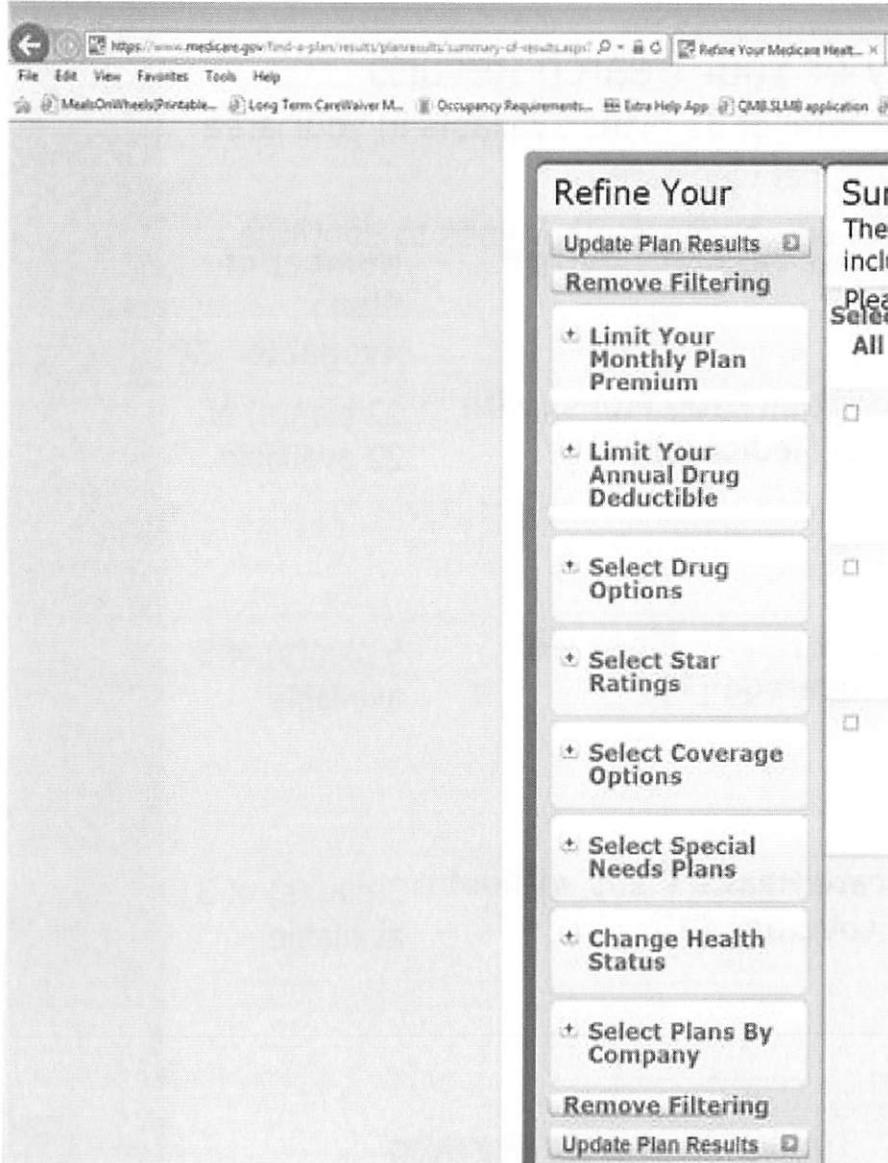
**Continue To Plan Results**

**Part D plans only.**

**Part C with drug plans.**

**Part C without drug plans.**

# OPTIONAL



- 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.

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”

Refine Your

Update Plan Results

Remove Filtering

Limit Your Monthly Plan Premium

Limit Your Annual Drug Deductible

Select Drug Options

Select Star Ratings

Select Coverage Options

Select Special Needs Plans

Change Health Status

Summary of Your Search Results

There are a total of 31 plans available in your area including Original Medicare.

Please select one or more plan types to continue.

Select Available Plans Based On Your	Number of Plans Available: 30
<input type="checkbox"/> Prescription Drug Plans (with Original Medicare) [?]	22 plan(s) of 22 available
<input type="checkbox"/> Medicare Health Plans with drug coverage [?]	5 plan(s) of 5 available
<input type="checkbox"/> Medicare Health Plans without drug coverage [?]	3 plan(s) of 3 available

Continue To Plan Results

[ 26 ]

# More about these options:

- **Medicare Prescription Drug Plans (Part D)** These plans add drug coverage to Original Medicare.
- **Medicare Health and Prescription Drug Plans (Part C with drug plans)** A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't 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 and Part B benefits to people with Medicare who enroll in the plan. Medicare health plans include all Medicare Advantage Plans, Medicare Cost Plans, Demonstration/Pilot Programs and Programs of All-inclusive Care for the Elderly (PACE).

# 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

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

2018 available plans

https://www.medicare.gov/find-a-plan/results/planresults/plan-list.aspx

Your Plan Results

Home → Enter Information → Enter Your Drugs → Refine Your Plan Results → Your Plan Results

My Current Profile Update Search

Zip Code: 21001  
Current Coverage: Original Medicare  
Current Subsidy: No Extra Help [?]  
Important Coverage Information

« Return to previous page

Your plan results are organized by plan type and are initially sorted by lowest estimated cost. To view more plans, select View 20 or View All. Select any plan name for details. Compare up to 3 plans by using the checkboxes and selecting Compare Plans. The costs displayed are estimates; your actual costs may vary.

**Symbols**

**N** Nationwide Coverage

**Your Current Plan(s)**

**Original Medicare (H0001-001-0)**  
Includes Part A (Hospital Insurance) and/or Part B (Medical Insurance) - Excludes Part D Drug Coverage

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Health Benefits: [?]	Drug Coverage [?] , Drug Restrictions [?]	Estimated Annual Health and Drug Costs: [?]	Overall Star Rating: [?]
Retail Annual: \$3,648	Standard Part B: \$104.90	Part B Deductible: \$166	Doctor Choice: Any Willing Doctor Out of Pocket Spending Limit: Not Applicable	N/A	\$7,110 Includes \$3,648 for drug costs	Not Available

**Prescription Drug Plans**

Star Ratings

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2018 available plans

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.
- The results will generally be sorted by the lowest annual retail drug costs, but this can be changed in the sort box just above the list of available plans.

Prescription Drug Plans

20 plans were found in 21001 based on your search criteria.  
[View 10](#) [View 20](#)

**Compare Plans**

Sort Results By [Lowest Estimated Annual Retail Drug Cost](#) [Sort](#)

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?] , Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]
Retail Annual: \$1,656	\$34.00	Annual Drug Deductible: \$400	All Your Drugs on Formulary :No	Plan too new to be measured
Mail Order Annual: N/A		Drug Copay/ Coinsurance: \$1 - \$47, 25% - 50%	Drug Restrictions: No  Lower Your Drug Costs  MTM Program : Yes	

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?] , Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]
Retail Annual: \$1,747	\$14.60	Annual Drug Deductible: \$270	All Your Drugs on Formulary :No	*** 3 out of 5 stars

# Informed Shopping ...

- Review plan details for:
  - Cost of monthly premium, amount of deductible, and if medications are covered (on *formulary*)
  - Pharmacies selected are preferred or standard.
- You can compare up to 3 plans at a time, and this process can be done multiple times by selecting different plans.

# 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,
  - Logging back into Medicare Plan Finder and using the saved Drug List information 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, 2018.**

# Assistance for Low-Income Individuals

# INCOME GUIDELINES

\*Summary of Maryland Department Of Aging's eligibilities memo from 4/11/17

Updated 6/6/2017

<u>PROGRAM</u>	<u>SIZE</u>	<u>MONTHLY</u>	<u>ASSET</u>	<u>APPLY AT:</u>
Medical Assistance for Aged/Blind/Disabled ("Full Community MA") Card: Red and White	1 Person	\$350.00	\$2,500	DSS
	2 Persons	\$392.00	\$3,000	
Medicaid - Qualified Medicare Beneficiary ("QMB") Card: Grey and White	1 Person	\$1,025.00	\$7,390	DSS (apply \$20 disregard)
	2 Persons	\$1,374.00	\$11,090	
Medicaid – Specified Low-Income Medicare Beneficiary ("SLMB") Card: None – check SSA award letter.	1 Person	\$1,226.00	\$7,390	DSS (apply \$20 disregard)
	2 Persons	\$1,644.00	\$11,090	
Medicaid – Specified Low- Income Medicare Beneficiary II (" Q-1") Card: None – check SSA award letter.	1 Person	\$1,377.00	\$7,390	DSS (apply \$20 disregard)
	2 Persons	\$1,847.00	\$11,090	
SPDAP (State of Maryland Senior Prescription Drug Assistance Program)	1 Person	\$2,970-mo/\$35,640-yr	N/A	DHR
	2 Persons	\$4,005-mo/ \$48,060-yr	N/A	
Medicare 'Extra Help', 135% of poverty level	1 Person	\$1,507-mo/\$18,090-yr	\$13,820	SSA.gov
	2 Persons	\$2,030-mo/\$24,360-yr	\$27,600	

# **FRAUD AND OTHER MISLEADING INFORMATION**

File Edit View Favorites Tools Help

Veterans Home Page MDTAP Home Maryland Medicaid Waiver https://sirs.entelitrak.com... home - BenefitsCheckUp Reserve Component Retir... MealsOnWheels(Printable... Long Term CareWaiver M... Occupancy Requirements...

Google Medicare

All News Images Maps Books More Settings Tools

About 74,100,000 results (0.78 seconds)

**Says "AD"** Medicare Enrollment 2017 - You May be Eligible to Enroll  
[www.medicare2017.org/medicare](https://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/](https://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...

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

Click Here!

Medicare.gov: the official U.S. government site for Medicare  
<https://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 ...

**Watch for scams / misleading companies!**  
**There are many things that present like Medicare that are not Medicare!**

Medicare United States

medicare

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

# COMMERCIALS

## NOT Medicare

Link:

<https://www.ispot.tv/ad/Auif/medicare-coverage-helpline-extra-benefits>

## Actual Medicare

Link: <https://www.youtube.com/watch?v=nXEAk0TbL9Q>

### QUESTION TO ASK:

Is the source of information trying to *sell something* or *inform about something*?

# 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

**Below is a list of health-related services and issues, followed by information to help you identify fraud schemes associated with each. If you or a loved one may have been a victim of any of any of these schemes, contact your SMP, the OIG Hotline, and/or local law enforcement.**

Fraud/Fraud-Schemes.aspx

\*<https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes.aspx>

Ambulance Services  
Ambulance Fraud

Behavioral Health (Community Mental Health Centers)  
•Community Mental Health Fraud  
•Article: Fighting Fraud at Community Mental Health Centers

Consumer Scams and Medical Identity Theft  
•Medical Identity Theft  
•Medicare Card Scam  
•Obamacare Scam  
•Medicare "Changes" Scam  
•Article: Medical ID Theft: Health Information for Older People

Discount Plans/Cards  
•Offers of Discount Plans and Cards  
•Article: Discount Plan or Health Insurance?

Equipment and Supplies  
•Marketing Guidelines  
•Equipment and Supplies Coverage Issues  
•Durable Medical Equipment Fraud  
•Wheelchair Scams  
•Article: Spotlight On Diabetes Test Strips  
•Article: Telemarketing by Durable Medical Equipment Suppliers  
•Article: Fraud Alert for People with Diabetes

#### Home Health

- Home Health Care Fraud
- Pain Management Clinics
- Personal Care Services Fraud

#### Hospice Care

- Hospice Fraud
- Article: Owner, Manager, and Hospice Company Indicted for Committing Medicare Fraud

#### Medicare Part C and Part D Plans

- Marketing Guidelines for Parts C and D
- Medicare Advantage/Managed Care Fraud

#### Nursing Facilities

- Skilled Nursing Facility Fraud
- Article: Spotlight On Skilled Nursing Facilities

#### Prescription Drugs

- Prescription Drug Fraud
- Drug Diversion Fraud/Pharmacy Fraud
- Article: Spotlight On Drug Diversion

#### More Information of who to report to:

Federal Trade Commission , Consumer Information page  
Office of Inspector General , Consumer Alerts and Spotlight Articles

# 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”.

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

- **EDUCATE!**

- Inform your clients about 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:
    - 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

- **EMPOWER!**

- Encourage beneficiaries to review their statements regularly and report any charges for services they 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 42 contact information.

# 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

- 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://marylandsdpd.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:

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!*