



Medicare Prescription Drug Coverage in 2007 How to Help Patients Choose

In 2007, 55 stand-alone private Part D prescription drug plans are offered in California. Plans vary by cost, formulary, contract pharmacy and customer service. Identifying the most suitable plan for an individual involves customized assistance, with online access to web-based tools for plan comparison.

Use this guide as a tool to aid you in helping patients select a plan. Duals are allowed to change plans monthly, and others with Medicare may qualify for Special Enrollment Periods allowing them a limited opportunity to change plans (see Problem Solving Update: Enrollment Options January 2007).

Strategies & Methods for Patient Assistance:

- ⇒ **Individualized assistance** with plan comparison is needed to maximize coverage, especially for Low-Income patients.
- ⇒ **The Medicare Prescription Drug Plan Finder**, at www.medicare.gov, is available to compare 2007 Prescription Drug Plans (PDPs).

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The Enrollment Process – Step-By-Step Procedures

- 1. Determine patient’s current health insurance and prescription coverage.**
- 2. For non-duals, determine LIS status for 2007(call 1-800-Medicare if uncertain). For potentially eligible individuals, offer to complete online LIS application at www.ssa.gov. (see LIS Fact Sheet)**
- 3. Discuss plan enrollment options, which are dependant on current insurance coverage.**
- 4. Obtain current medication list, including names and dosages.**
- 5. Obtain patient’s zip code and patient’s preferred pharmacy (if any).**
- 6. Complete “Patient Assistance Disclaimer Form” (see Section Three)**
- 7. Enter data on Medicare Prescription Plan Finder (see Section Two)**
- 8. Advise patient of top plan choices identified by the Plan Finder.**

- ⇒ Lowest Monthly or Annual Costs
- ⇒ Most Medications Covered
- ⇒ Fewest Formulary Restrictions (Quantity Limits, Prior Authorizations, Step-Therapy)
- ⇒ Accepted at patient’s preferred pharmacy

9. Assist with enrollment:

Note: **Stand-Alone Prescription Drug Plans (PDPs)** are not affiliated with any health care plan. PDPs are provided by private insurance companies. Enrollment is done directly with the plan (not with Medicare) or online at www.medicare.gov

Options for Enrollment:

1. Enroll online and give patient the printout with written confirmation.
2. Mail patient printout of plan comparison and contact info from Plan Finder.
3. Provide patient with plan contact information to enroll by phone. Make note to follow-up with patient (keep records!)

Instructions for the Medicare Prescription Plan Finder

About the Plan Finder

The Plan Finder at www.medicare.gov is the only tool available to compare the costs and benefits of the Medicare prescription drug plans. The Plan Finder is updated more frequently than the Medicare & You Handbook, based on information provided to Medicare by the plans themselves. The Plan Finder is not always accurate.

Going Online

Go to www.medicare.gov

Click on **Compare Medicare Prescription Drug Plans**

Click on **Find & Compare Plans**

Click on **Begin General Search** (*CMS recommends the Personalized Plan Search option, but it has proven to cause confusion due to inaccurate or outdated information.*)

Enter the patient's **Zip Code**

Scroll down and answer the questions about the patient's current coverage.

For individuals with Medicare and full Medi-Cal select *Medicaid*

Click on **Continue**

Click on **Enter My Drugs**

Click on **Enter Drugs Now**: you may type in drugs or browse drugs alphabetically
(Lower Cost Generics will be displayed in ALL CAPS)

Enter drugs until complete, then click on **Continue**

Review Your Drug Dosages and Quantities

Enter Actual Dosages and Quantities – the Plan Finder defaults to common dosages.

Save Your Drug List (optional) if you think you will need to return to the list.

Do not use identifying patient data to save your list. Use a code)

Select Preferred Pharmacy (depending on patient preference, if any.)

Review Personalized Plan List

Lowest cost plans are listed first, based on insurance info that was entered.

Click on Plan Name for more detail – scroll down to view:

- ⇒ Estimated Annual Cost (Retail Pharmacy vs. Mail Order)
- ⇒ Monthly Premium
- ⇒ Annual Deductible
- ⇒ Network Pharmacies
- ⇒ Lower My Cost Share – to view alternate lower-cost meds
- ⇒ Monthly Cost Estimate (look for a doughnut hole spike in the bar chart!)

Review information with the patient, and assist patient with online enrollment, or provide contact info for one or more plans of patient's choice, or print our screen with plan options and give of mail it to patient.

Enroll in Selected Plan Online – Online enrollment at medicare.gov can be the most expedient. If online enrollment is not possible, it can be completed by calling the plan directly.

This sample disclaimer is used by LifeLong Medical Care to inform patients of an important message: Assistance with Part D Plan selection relies on the accuracy of Medicare's web site and 800 number beneficiary assistance. It also indicates that patients (or their representatives) are ultimately responsible for choosing which plan to enroll in.

Patient Assistance Disclaimer
Selecting a Medicare Part D Prescription Drug Plan

[Clinic Name Here] can provide you with comparison information to help you decide which Medicare Part D prescription drug plan you would like to enroll in. We do this by entering your medications and pharmacy preference into the computer program that Medicare has created for this purpose. We can then share with you the information provided by Medicare about your plan options. It is your choice which plan to enroll in.

Please sign below to indicate that the above statement was shared with you (if this statement was shared on the phone, [Clinic Name Here] staff should sign and date):

Patient or Patient Rep. Signature

Date

Print Patient Name

medical record # if available

LMC Staff

PLAN NAME SELECTED BY PATIENT: _____

ENROLLMENT STATUS:

- Online enrollment in selected plan completed by staff.
- Plan contact information provided to patient for self-enrollment.
- Plan enrollment form provided to patient.