Medicare Plan **Finder 101:** Tips and Tricks for Navigating the Plan Finder

Adapted from ACL Presentation to SHIPS 7/23/2018

Agenda

- It's about practice!
- Beneficiary Preparation
- Counselor Preparation
- Plan Finder Walk Through
- Enrolling
- Reviewing Results for Beneficiaries
- Plan Finder Help and FAQ
- Reporting Issues with MPF
- Resources

Using the Plan Finder takes Practice!

Go ahead and try it out

- There are Plan Finder training videos posted on the Medicare.gov web site
- SHIBA has practice Plan Finder worksheets you can use

Ask questions!

- Regional Training Consultant
- Volunteer Coordinator
- Experienced volunteers
- Staff in SHIBA Tumwater office



Beneficiary Preparation

- It's important to be prepared when meeting with a beneficiary because preparations will save you and the beneficiary time and reduce stress.
 - Provide the beneficiary with a list of items to have ready or to bring for their appointment, whether it is in person or by phone.



List of items from the Beneficiary

- Medicare number and effective dates for Part A or Part B
- Date of birth
- Zip code
- List of drugs that includes dosage & quantity
- Name and address of their preferred pharmacy
- Name of their current Medicare plan (if applicable)
- Ask if they are currently receiving LIS/MSP or if they are dual eligible (Medicare & Medicaid)
 - If not, you can screen them to see if they are eligible.



Tips for the Counselor

- Have the client contact form ready
 - o Do a complete intake
 - Make sure to write down the Drug List ID number and Drug List ID password.
- Use the personalized search on the Medicare Plan Finder (MPF)
 - The personalized search is specific to the beneficiary
 - The MPF will show if the beneficiary is dual eligible or LIS/MSP eligible
 - The plan finder will show the subsidy prices
 - If the personalized search doesn't work, don't panic. Do a general search using the information you have available.

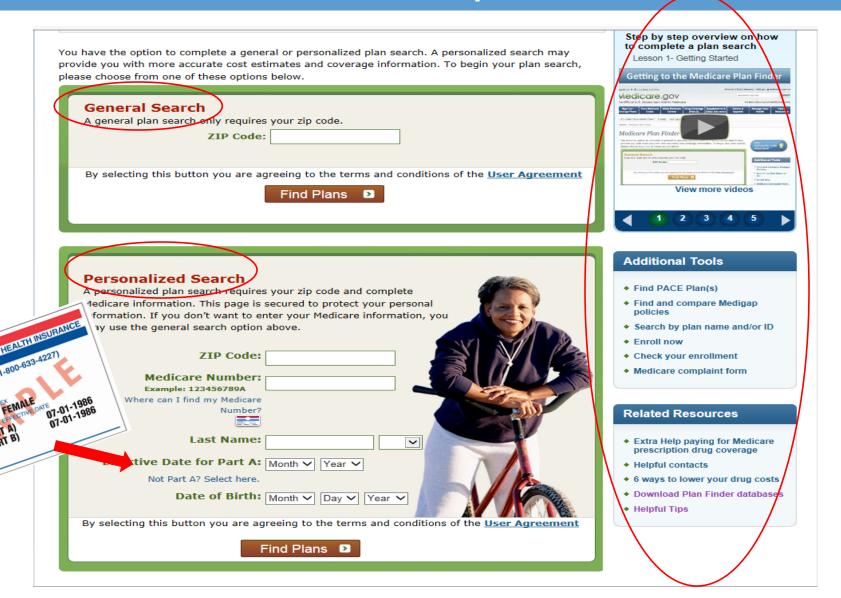


Medicare.gov Home Page





Plan Finder Search Options





General Search Questions

Step 1 of 4: Enter Information

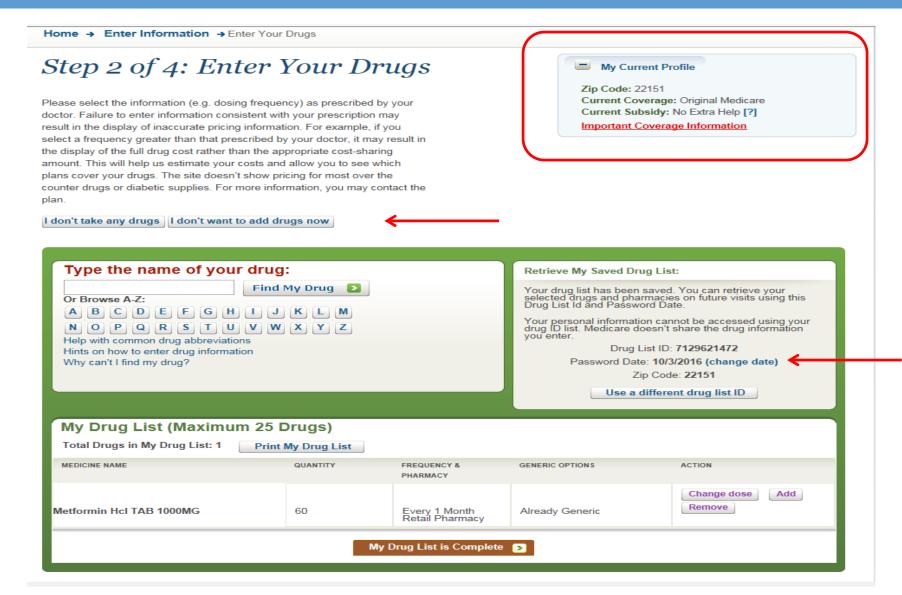
All fields on the page are required unless noted as Optional.





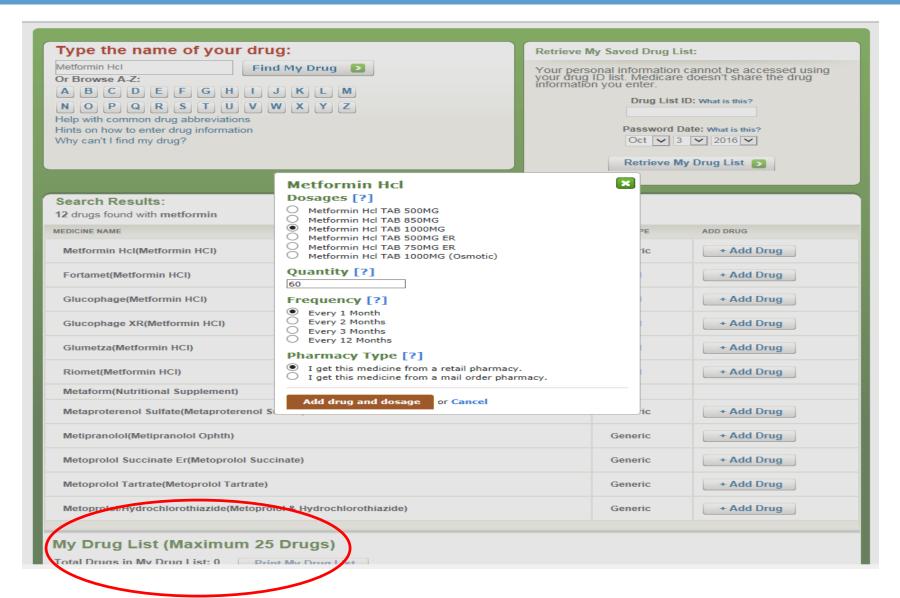


Prescription Pop Up Box



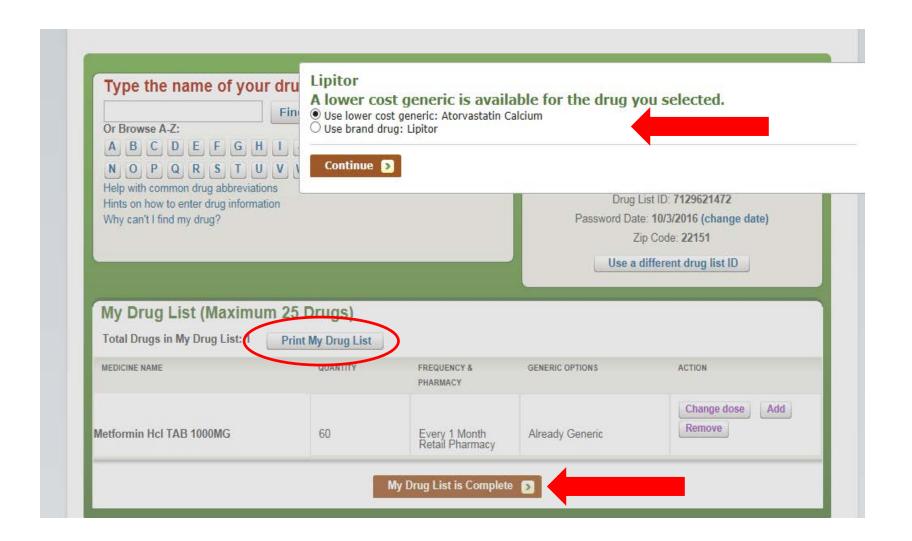


Prescription Pop Up Box



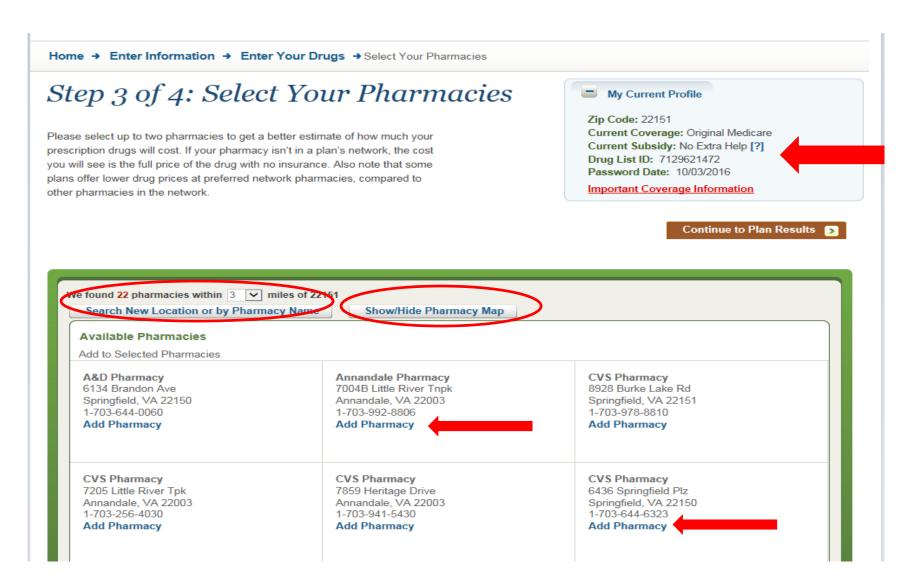


Generic Option



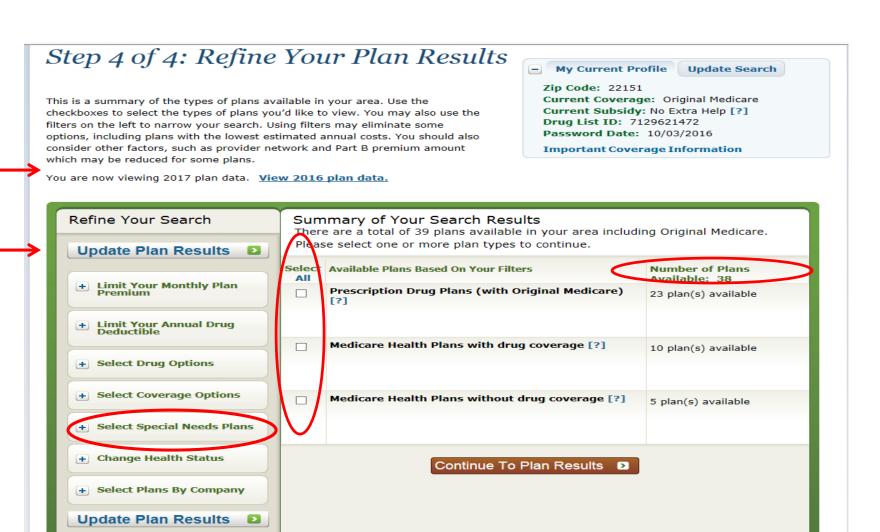


Adding Pharmacies





Refining Plan Results





Plan Results Page

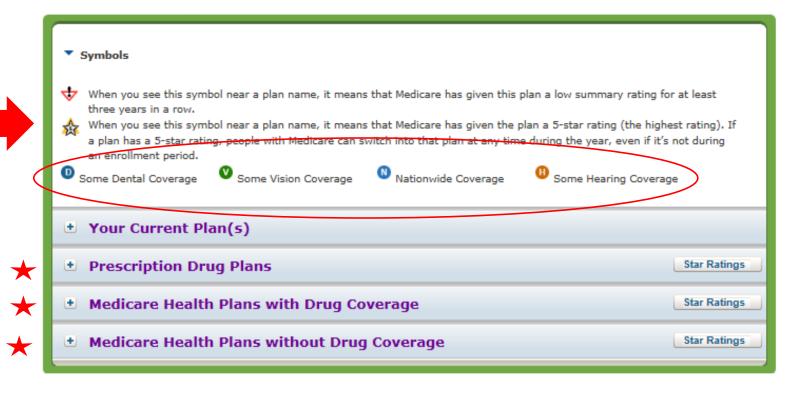
Your Plan Results

« 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 <u>estimates</u>; your actual costs may vary.

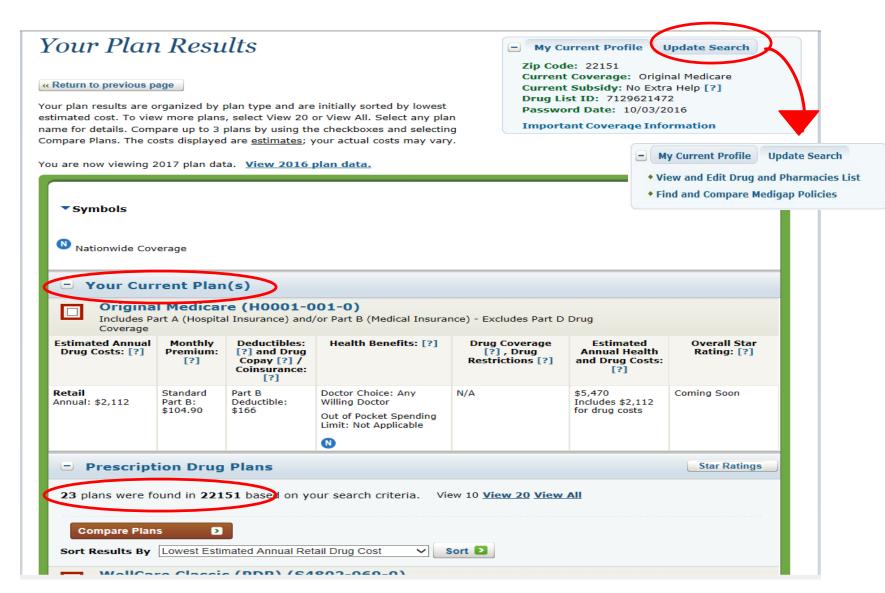
My Current Profile Update Search

Zip Code: 50309
Current Coverage: Original Medicare (H0001-001-0)
Current Subsidy: No Extra Help [?]
Drug List ID: 1552541376
Password Date: 08/10/2015
Important Coverage Information



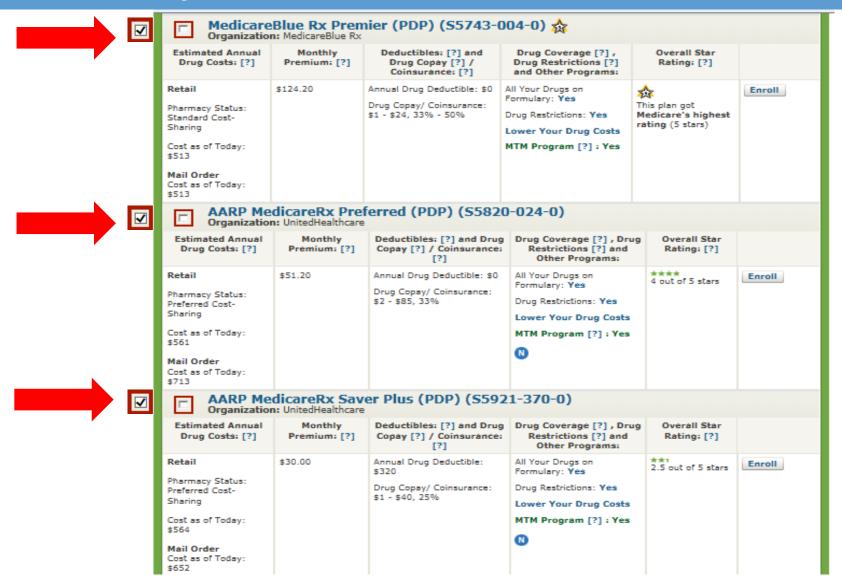


Your Plan Results



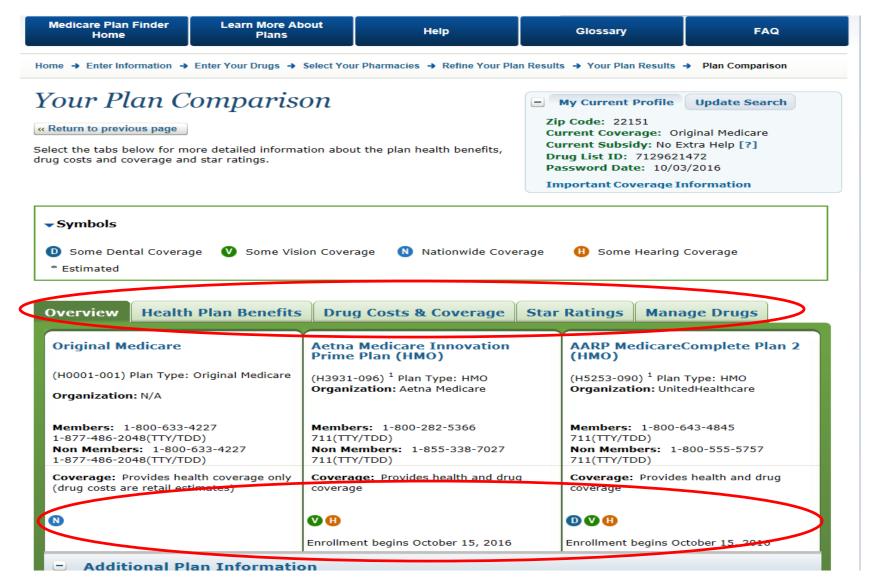


Plan Comparison





Plan Comparison Side-by-Side



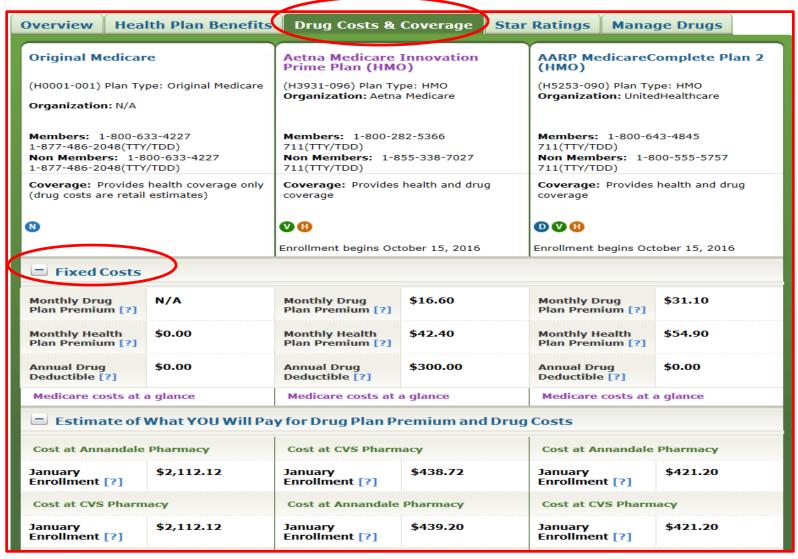


Benefits at a Glance

Overview Health Plan Benefits	Drug Costs & Coverage	Star	Ratings	Manage Drugs	
Original Medicare	Aetna Medicare Innovation Prime Plan (HMO)		AARP Me (HMO)	dicareComplete Pl	an 2

Original Medicare	Aetna Medicare Innovation Prime Plan (HMO)	AARP MedicareComplete Plan 2 (HMO)		
Ambulance	Ambulance	Ambulance		
20%	\$400	\$275		
Doctor's office visits	Doctor's office visits	Doctor's office visits		
Primary Physician 20% per visit	Primary Physician \$10 per visit	Primary Physician You pay nothing		
Specialist 20% per visit	Specialist \$40 per visit	Specialist \$25 per visit		
Durable medical equipment	Durable medical equipment	Durable medical equipment		
(wheelchairs, oxygen, etc.)	(wheelchairs, oxygen, etc.)	(wheelchairs, oxygen, etc.)		
20% per item	20% per item	20% per item		
Emergency care	Emergency care	Emergency care		
20%	\$75 per visit (always covered)	\$75 per visit (always covered)		
Home health care	Home health care	Home health care		
You pay nothing	You pay nothing	You pay nothing		
Mental health care	Mental health care	Mental health care		
Coming soon	\$318 for days 1 through 5 \$0 for days 6 through 90	\$195 for days 1 through 4 \$0 for days 5 through 90		
Renal dialysis	Renal dialysis	Renal dialysis		
20% per visit	20% per visit	20% per visit		
Inpatient hospital care	Inpatient hospital care	Inpatient hospital care		
Coming soon	\$300 for days 1 through 6 \$0 for days 7 through 90	\$195 for days 1 through 4 \$0 for days 5 through 90 \$0 for days 91 and beyond		
Skilled Nursing Facility (SNF)	Skilled Nursing Facility (SNF)	Skilled Nursing Facility (SNF)		

Drug Costs & Coverage Tab - Fixed Costs





Comparing Costs

Overview	Health Plan Benefits	Drug Costs & Coverage	Star	Ratings	Manage Drugs	
Original M		Aetna Medicare Innovation Prime Plan (HMO)		AARP Me (HMO)	dicareComplete Pl	an 2
(110001-001)	Dian Tunor Original Madicare	(112021 006) Disa Turas UMO		/UE2E2 00/	N Dian Tunas UMO	





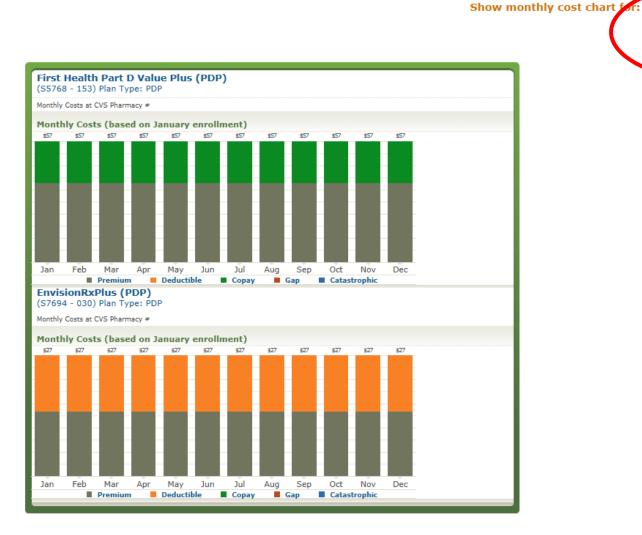
Monthly Cost Estimator





Monthly Cost Estimator

Monthly Cost Comparison





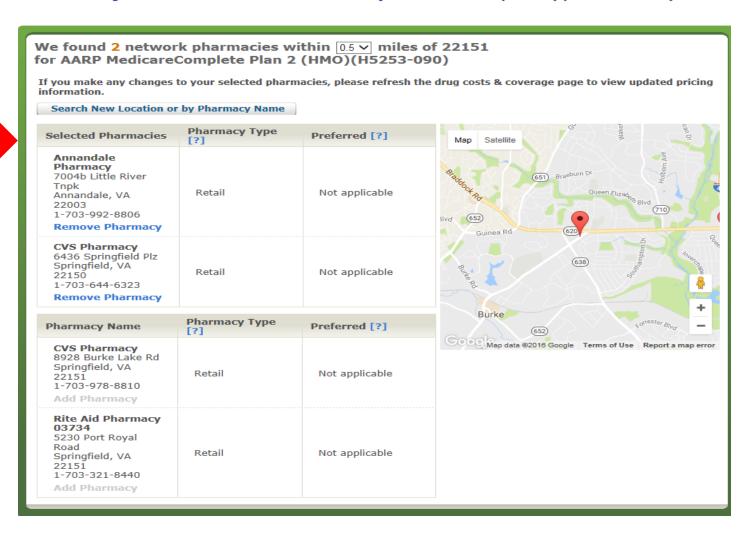
Drug Coverage Information

Drug Coverage Information				
None of your drugs are covered on the plan's formulary [?]	All of your drugs are covered on the plan's formulary. [?]	All of your drugs are covered on the plan's formulary. [?]		
Atorvastatin Calcium TAB 10MG	Atorvastatin Calcium TAB 10MG	Atorvastatin Calcium TAB 10MG		
No restrictions	Quantity Limit	No restrictions		
NOT ON FORMULARY	Tier 1: Preferred Generic	Tier 1: Preferred Generic		
Metformin Hcl TAB 1000MG	Metformin Hcl TAB 1000MG	Metformin Hcl TAB 1000MG		
No restrictions	Quantity Limit	No restrictions		
NOT ON FORMULARY	Tier 1: Preferred Generic	Tier 1: Preferred Generic		
Print My Drug List Print Comparison Report				
Pharmacy & Mail Order Information				
Mail Order is not available.	Mail Order is available.	Mail Order is available.		
Pharmacy Network [?]	Pharmacy Network [?]	Pharmacy Network [?]		
O network pharmacies in your ZIP code	2 network pharmacies in your ZIP code Preferred pharmacy network available [?]	2 network pharmacies in your ZIP code Preferred pharmacy network available [?]		



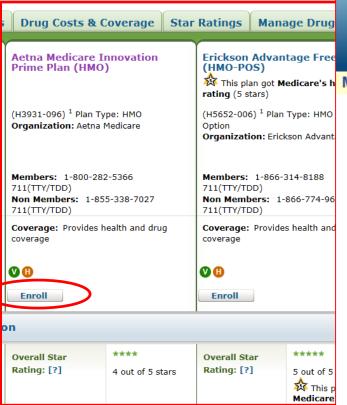
Pharmacy Type

Pharmacy List: AARP MedicareComplete Plan 2 (HMO)(H5253-090)





Enrolling into a plan



Medicare.gov

The Official U.S. Government Site for Medicare

🕸 This plan got Medicare's h Medicare Health and Drug Plan Enrollment Center

Start Enrollment

Continue Enrollment

ATTENTION: You are enrolling in a 2015 Plan. Your enrollment effective dates are as follows:

Election Period	Effective Date of Coverage
Open Enrollment (October 15 – December 7)	January 1 of the following year
Special Election Period (SEP)	Varies, generally the 1st of the following month
New to Medicare (Initial Enrollment Period for Part D) – If you're new to Medicare, you can join during the period that starts three months before the month you get Medicare, and ends three months after you get Medicare.	If you enroll during the first 3 months <u>before</u> the month you get Medicare—your effective date is the 1st day of the month you get Medicare. If you enroll <u>during</u> or <u>after</u> the month you get Medicare, your effective date will be the 1st of the month following the month you enrolled in your Medicare plan.

If you have Medicare and get extra help paying for your prescriptions, you can join a plan at any time.

In all other cases, if you want to change plans you are generally limited to making changes between October 15 and December 7 each year. In special circumstances, Medicare may give you an opportunity to switch to another plan. For example, if you permanently move out of your plan's service area; if you qualify for extra help paying for prescription drugs; if the plan stops offering drug coverage; if you enter, live in, or leave a nursing home; or if the plan is a high performing plan and has received a 5-star overall plan rating from Medicare.

Unless one of the statements below matches your current situation you CANNOT enroll at this time. The plan you have selected will contact you to confirm whether you meet one of the items listed below. If you do not meet any of them, the plan will not process your enrollment. Please click the next to the statements below for additional information about any of the criteria listed. By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

Lucy he oble to cavell of this time if:



Important note about results

- Plans send updated pricing info to CMS regularly.
 - Pricing is "frozen" in the Plan Finder during the month of September each year.
- Plan Finder pricing results are an estimate and prices can change during the year.
- It is still helpful as a basis of comparison and clients will learn:
 - If their current drugs are on the formulary and any restrictions
 - What tier level they are placed at by each plan

What to focus on for results

- COST: January or rest-of-year costs
 - Includes Premium, Deductible, Co-pay/Co-Insurance estimate, based upon Rx entered. See Slide 22
- COVERAGE: All drugs on the formulary?
 - o Are there usage restrictions that will affect user?
- CONVENIENCE: Does it work with preferred pharmacy or mail order?
 - Or is beneficiary willing to change?

Printing/Sharing Results

See job aid on how to print/share a customized Plan Finder drug report- separate handout

To·print·a·customized·Plan·Finder·drug·report,·go·to·the·"Your·Plan·Comparison· Page"·on·the·Medicare·Plan·Finder:¶

Your Plan Comparison My Current Profile Update Search Zip Code: 98133 « Return to previous page Current Coverage: Original Medicare Current Subsidy: No Extra Help [?] Select the tabs below for more detailed information about the plan health benefits, Drug List ID: 3607812224 drug costs and coverage and star ratings. Password Date: 09/10/2015 Important Coverage Information Symbols Nationwide Coverage * Estimated **Health Plan Benefits Drug Costs & Coverage** Overview Star Ratings Manage Drugs



Help Tab



Reporting MPF Issues

- Please send any questions or issues to Liz Mercer <u>LizM@oic.wa.gov</u> 360-725-7225
- Liz must report issues to ACL using a specific MPF Intake form
 - You MUST be able to give a lot of detail about what you are experiencing, such as exactly what you were doing in the MPF so we can re-create the problem for the tech people to review.
 - SHIBA will send out notifications to Volunteer
 Coordinators about known MPF issues. VC's will need to distribute to their local volunteers.

Online Resources

- CMS National Training Program Open Enrollment Toolkit <u>https://cmsnationaltrainingprogram.cms.gov/ntp-courses?q=global-search&combine=Medicare+Open+Enrollment</u>
- Understanding Medicare Part C & D Enrollment Periods <u>https://www.medicare.gov/Pubs/pdf/11219-Understanding-Medicare-Part-C-D.pdf</u>
- Plan Finder Multimedia (5 step-by-step videos on how to use the MPF) https://cmsnationaltrainingprogram.cms.gov/ntp-courses?q=global-search&combine=Medicare+Plan+Finder
- My SHIBA https://www.insurance.wa.gov/my-shiba