Medicare Part D and Medicare Advantage

October 2020 continuing education
Today’s agenda

• Learning objectives
• Troubleshooting and sharing time
• Medicare OEP
• Changes for 2021: Discussion and sharing
• Prescription drug coverage (Part D): M&Y Section 6
• Plan lists in your area
• Job aids, webinars and publications
• 2020 year in review
• Resources
• 2021 continuing education topics
• Continuing education evaluation
Learning objectives

After completing this training, you should be able to:

• Use Plan Finder to identify the best Part D or Medicare Advantage options for clients.
• Describe coverage details that will help clients narrow down or prioritize their best choice.
• Describe what clients can do with a mymedicare.gov account and how to set one up.
• Be aware of 2021 changes and where to find more information to answer clients’ questions.
  • Senior Savings Model for capped Insulin prices
  • People with ESRD can enroll in any MA plan
  • New information about D-SNP plans
Troubleshooting and sharing

• Review September topics
  o Getting ready for Medicare Open Enrollment and using Plan Finder
• Review publications from September training
  o 2020-2021 Medicare Open Enrollment Period (OEP) timeline
  o Medicare Minute: Medicare Open Enrollment Period
  o CMS Guide to consumer mailings
  o SHIBA and PEBB: Counseling roles
  o Medicare plan comparison form (SHP838)
  o Medicare Plan Finder worksheet
  o Medicare Plan Finder: Find a Medicare plan
  o SHIBA’s confidentiality requirements
  o Your SHIBA Medicare action plan (SHP 855)
• Local topic sharing
Medicare OEP
Medicare OEP planning and status

Discussion:

• Share what *is* and what *is not* working now.
• Discuss any last minute fine-tuning to plan for counseling and how to respond to requests for assistance.
• How are you counseling?
• What are the concerns in your area?
• Prepare a list of questions of what you need to know more about.
Changes for 2021: Discussion and sharing
Changes coming in 2021

Discussion activity

We may not have all details at the creation of this training, so keep a close eye on trusted sources and work with your VC and RTC.

Spend some time discussing changes we know are planned for 2021:

• Interest in the lower cost insulin--both MA and stand-alone drug plans. (Senior Savings Model)
• The change for people with ESRD who will be able to choose an MA plan.
• Dual Special Needs MA plans (D-SNPs)

Continued
Changes planned for 2021 (continued)

Discussion activity continued

- Supplemental options in MA plans such as vision, hearing fitness and dental. How can you find that information for clients?
- Changes in Medicare Advantage.
  - What have you observed in your area?
- Changes in prescription drug plans.
  - Have you seen changes from 2020 to 2021?
Part D Senior Savings Model

Insulin prices are capped by some plans in 2021:

• Allowed by Enhanced plans, both PDP or MAPD.
  o Enhanced plans probably have higher premiums, offsetting cost-savings.

• Participating plans cap co-pays for insulin at $35.
  o Capped co-pays only for insulin on plan’s formulary.

Plan Finder should help evaluate actual savings for clients.

See the Kaiser Family Foundation (KFF) article: *Insulin Costs and Coverage in Medicare Part D.*

People with ESRD

Starting Jan. 1, 2021, beneficiaries with ESRD will be able to enroll in any Medicare Advantage (MA) plan in their area.

Clients will need to carefully review:

• Coverage details
• Participating providers
• Prescriptions
• Maximum out-of-pocket costs

If considering MA plans, the Plan Finder will show dialysis cost sharing. (It could be 20%, the same as for Original Medicare.)
D-SNPs

What is a D-SNP?

A Dual Special Needs Plan (D-SNP) is a special type of Medicare Advantage Prescription Drug Plan (MA-PD). Members of these plans must live in a county where Medicare offers a D-SNP.

D-SNPs provide benefits to beneficiaries who qualify for Medicare and are receiving full Medicaid benefits and/or assistance with Medicare premiums or Medicare Parts A & B cost sharing through one of the Medicare Savings Program (MSP) categories.

For more information go to: https://www.cms.gov/Medicare/Health-Plans/SpecialNeedsPlans/D-SNPs

(Continued)
Changes to D-SNP plans
Washington state Health Care Authority (HCA) will contract with MA-PD plans for dual-eligible Medicare and Medicaid enrollees (also known as D-SNP plans).

- The goal is to help align Medicare and Medicaid coverage.
- Not all counties will have plans.
- Some D-SNP plans may be leaving at the end of 2020.
- Clients will need to review coverage details, participating providers and Rx coverage carefully.
- More information will be shared when available.
Prescription drug coverage (Part D): M&Y Section 6
Medicare & You

Medicare prescription drug coverage (Part D)

How does Medicare prescription drug coverage (Part D) work?

Knowledge check and discussion

1. How does Part D work?
2. What are the two ways to get Medicare prescription drug coverage?
3. Do you need to have Parts A and B to join a Medicare Advantage plan?
4. When can a client join, switch or drop a Medicare drug plan?

Continued
Medicare prescription drug coverage (Part D)

Which drugs are covered?

M&Y 2020 page 79

Plans may have these coverage rules for certain drugs:

- **Prior authorization:** You and/or your prescriber must contact the drug plan before you can fill certain prescriptions. Your prescriber may need to show that the drug is medically necessary for the plan to cover it.

  Continued
Medicare prescription drug coverage
(Part D)
Which drugs are covered?
M&Y 2020 page 79

Plans may have these coverage rules for certain drugs:
- **Quantity limits:** Limits on how much medication you can get at a time.
- **Step therapy:** In most cases, you must try one or more similar, lower-cost drugs before the plan will cover the prescribed drug.

Continued
Medicare prescription drug coverage (Part D)

Which drugs are covered?

*M&Y 2020 page 79*

Plans may have these coverage rules for certain drugs:

- **Prescription safety checks at the pharmacy (including opioid pain medications):** Before your prescriptions are filled, your Medicare drug plan and pharmacy perform additional safety checks, like checking for drug interactions and incorrect dosages. These safety checks also include checking for possible unsafe amounts of opioids. See *M&Y p. 79* for additional information.

*Continued*
Medicare & You (continued)

Medicare prescription drug coverage (Part D)
Which drugs are covered?
*Medicare & You* 2020 page 79

Plans may have these coverage rules for certain drugs:

- **Drug Management Programs**: Some Medicare drug plans have a program in place to help you use these opioids and benzodiazepines safely. If you get opioids from multiple doctors or pharmacies, your plan will contact the doctors who prescribed these drugs to make sure they are medically necessary and that you’re using them appropriately.

Continued
CMS Module 9

Your Trainer may present all or part of CMS Module 9:

**Medicare Part D Prescription Drug Coverage**

*2020_Mod 9 Medicare Prescription Drug CoverageFinal508.pptx*

Provides basic information about Medicare prescription drug coverage, benefits and costs, eligibility and enrollment, Extra Help, comparing and choosing plans, and coverage determinations and appeals.

**Cobertura de Medicare para Medicamentos Recetados**  
*Spanish 2020_Mod 9 Medicare Prescription Drug CoverageFinal508.pptx*

Este módulo, “Cobertura de Medicare para Medicamentos Recetados”, explica la cobertura de medicamentos recetados de Medicare.
CMS Module 11

Your Trainer may present all or part of CMS Module 11:

**Medicare Advantage and Other Medicare Health Plans**

*2020_Mod 11_Medicare Advantage and Other Health Plans_508_FINAL.pptx*

Provides a comprehensive overview of Medicare Advantage plans. It also includes a detailed lesson on marketing guidelines and the ways health plans may or may not market their plans.

*Spanish 2020_Mod 11_Medicare Advantage and Other Health Plans_508_FINAL.pptx*

Explica las opciones del plan de salud de Medicare a diferencia de Medicare Original.
Activity: MA scenario

Your trainer may lead you in an activity. This CMS NTP scenario might be a good for groups in counties where there are MA plans available.

Scenario 5: Medicare Advantage Open Enrollment Period (MA OEP)

Source: CMS NTP Scenario-based Learning Workbook 2020

You will find the answers to this scenario on slide 37.
Scenario

Mrs. Allen just retired and is at her senior center. She’s telling her friend that she just turned 65 on April 12 and enrolled in Medicare Part A and Part B in February during her IEP. After that, she decided to enroll online in an MA plan to start April 1. She says she’s not sure if she made the right decision. She’s worried that her doctors or medications won’t be covered by the plan she chose.

She needs to understand her options for changing MA plans if she chooses.

Continued
Activity: MA scenario (continued)

Question 1
What options does Mrs. Allen have if she decides the MA plan she selected doesn’t meet her needs?

Explain your answer.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Continued
Activity: MA scenario (continued)

Question 2
If she enrolls in an MA plan during the last 3 months of her Medicare IEP, is she eligible for the MA OEP?

Explain your answer.

__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

Continued
Question 3
If Mrs. Allen waited until July to enroll in an MA plan, what would be the effective date of her MA plan, and when would her MA OEP start and end?

Explain your answer.
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
Continued
Job aids, webinars and publications
CMS NTP webinars

CMS NTP virtual workshops:
https://cmsnationaltrainingprogram.cms.gov

Where do I find online resources...?
Recorded August 27, 2020
https://www.youtube.com/watch?v=H7FGgDYxvAA&feature=youtu.be

Medicare Plan Finder demonstration and tips
Recorded August 26, 2020
https://www.youtube.com/watch?v=77-QWyuu1P0&feature=youtu.be

Programs for people with limited income and resources
Recorded August 11, 2020
https://www.youtube.com/watch?v=HlgqHfOtqIk&feature=youtu.be

Continued
CMS NTP webinars (continued)

Medicare Advantage
Recorded August 5, 2020
https://www.youtube.com/watch?v=PUZV-xKvKNY&feature=youtu.be

Medicare current topics
Recorded August 13, 2020
https://www.youtube.com/watch?v=CvMmccXOEJE&feature=youtu.be

Medicare Prescription Drug Coverage (Part D)
Recorded August 4, 2020
https://www.youtube.com/watch?v=ezR7Q17R7GE&feature=youtu.be
Medicare & You 2021

Partner publication
Note: This is the national 2021 version.

The 2021 national version is available online. State-specific versions will be available by mail soon. Your VC may have ordered a shipment and you will also be able to order a copy from Fulfillment.

October 2020 learning aids

Medicare Advantage and Special Needs Plans (SNPs)

OIC webpage
Will be updated when new information is available

Setting up a Medicare Plan Finder online user account
October 2020 learning aids

Medicare’s Limited NET Program (LINET)
Partner publication
https://www.insurance.wa.gov/sites/default/files/documents/medicare-limited-income-net-program_0.pdf
2 pages

Medicare Plan Finder: Find a Medicare plan
Partner website
https://www.medicare.gov/plan-compare
October 2020 learning aids

**Part D prescription drug cost-saving checklist**

SHIBA job aid


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**Medicare and people with End Stage Renal Disease (ESRD)**

OIC website

https://www.insurance.wa.gov/medicare-and-people-end-stage-renal-disease-esrd
October 2020 learning aids

2020 SHIP-designated phone numbers (PDP & MA plans)
SHIBA job aid
1 page

Medicare Help Rainbow Chart
SHIBA job aid
8 pages
2020 year-end review
2020 year-end review

January: Welcome to 2020!

February: Trusted advising resources

March: Signing up for Medicare and learning what it covers

April: Volunteer recognition and Help paying for Medicare

May: Medicare fraud and the Senior Medicare Patrol (SMP)

June: Disabilities and transitioning to Medicare

July: Original Medicare and Medicare Supplement (Medigap) Insurance

September: Getting ready for Medicare Open Enrollment and using Plan Finder

October: Medicare Part D and Medicare Advantage
Activity: MA scenario answer key

Scenario 5: Medicare Advantage Open Enrollment Period (MA OEP)

See the notes portion of this slide for the answers to this scenario.
CE topics and evaluation
## 2021 continuing education topics

<table>
<thead>
<tr>
<th>Month</th>
<th>Topic</th>
<th>Medicare &amp; You</th>
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<tbody>
<tr>
<td>January</td>
<td>A look at what’s new for 2021 and a broad overview of M&amp;Y 2021</td>
<td>All sections</td>
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<tr>
<td>February</td>
<td>SHIP TA Center Level 3 appeals and penalties.</td>
<td>Section 8</td>
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<tr>
<td>March</td>
<td>SHIP TA Center Level 4 Course 1 &amp; 2. Medicare and employer coverage; Medicare and other insurances</td>
<td>Section 1</td>
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<tr>
<td>April</td>
<td>Volunteer recognition!</td>
<td>N/A</td>
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<tr>
<td></td>
<td>Special topic: Hospital discharge</td>
<td></td>
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<tr>
<td>May</td>
<td>SHIP TA Center special topic: Medicare and ESRD</td>
<td>N/A</td>
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<tr>
<td>June</td>
<td>SMP counselor training module</td>
<td>Section 8</td>
</tr>
<tr>
<td>July</td>
<td>SHIP TA Center Level 4 Courses 3 &amp; 4. Medicare &amp; Medicaid and Medicare Assistance Programs</td>
<td>Section 7</td>
</tr>
<tr>
<td>September</td>
<td>Getting ready for open enrollment.</td>
<td>Sections 4 and 6</td>
</tr>
<tr>
<td>October</td>
<td>Open agenda: Case sharing, troubleshooting and peer support</td>
<td>N/A</td>
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</tbody>
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Evaluation

Please take some time to send thoughts to shiba@oic.wa.gov, dianas@oic.wa.gov or to your trainer.

We appreciate your feedback!