

Centers for Medicare & Medicaid Services

Part D Information for State Policymakers: Helping Beneficiaries Choose the Best Plan for Them

November 25, 2009

Choosing a Part D Plan

November 15 marked the beginning of the Part D open enrollment period for 2009. Now, beneficiaries are free to decide which Medicare prescription drug plan is right for them. The Centers for Medicare and Medicaid Services (CMS) is encouraging people with Medicare to review their current coverage this fall to see if it will meet their needs in 2010. Now is the time to help people think about the cost, coverage, and customer service that they need in a plan to get the most out of their Medicare benefits. Remember to enroll early—beneficiaries should enroll in their new plan by **December 10** to ensure that their plan information is in the pharmacy systems by January 1.

Background

CMS has a variety of materials available to assist beneficiaries that are interested in changing their Part D coverage. CMS and the plans will get beneficiaries personalized information about their coverage options and costs for 2010 before open enrollment begins on November 15.

Annual Notices of Change (ANOC)

Plans were required to advise current beneficiaries of their 2010 formulary, benefit design, and/or premium changes by October 31, 2009. Beneficiaries can use this information to determine whether their current plan will continue to meet their needs in 2010. This information will also help beneficiaries compare their current plan with other available plans. CMS issued model ANOCs on July 31, 2009 to help plans communicate this information to beneficiaries in a consistent manner.

Medicare & You 2010

"Medicare & You 2010" helps people with Medicare review their coverage options and prepare to enroll in a new plan if they choose. This official government publication contains important information about what's new, health plans, prescription drug plans, and rights for people with Medicare. The handbook also highlights preventive services covered by Medicare and includes a checklist for people to take to their doctor to track the preventive services they get.

There are 51 geographic-specific versions of the handbook, with drug and health plan comparison charts for particular states or regions. Hardcopies of the "Medicare & You 2010" handbook have been mailed to people with Medicare and partners who assist people with Medicare. Beneficiaries should have received their copy by early November 2010.

A link to the online Medicare & You 2010 handbook can be found below.

Medicare Prescription Drug Plan Finder and Formulary Finder

CMS offers two online tools to help beneficiaries find the prescription drug plan that is right for them. Using the Medicare Prescription Drug Plan Finder, beneficiaries can locate plans based on features they find most important, such as premiums, formularies, flat copays, low or no deductibles, coverage in the gap, or estimated total annual costs. The Formulary Finder matches beneficiaries and plans based on the drugs the individual needs and the coverage offered by the plan.

These tools help beneficiaries budget for their prescription drug costs by including a Monthly Cost Estimator that displays a personalized chart of expected monthly costs under each plan. When using these online tools, the beneficiary only has to enter his or her drug needs once. This information can then be saved and accessed at a later time.

Beneficiaries can access the Plan Finder and Formulary Finder at the links below.

Prescription Drug Plan Ratings

A feature of the online Medicare Prescription Drug Plan Finder is the Plan Ratings information section. Beneficiaries can use the Plan Ratings to compare plans based on how other beneficiaries have rated them. When beneficiaries choose to compare two or more plans, information on how the plan rated for customer service, drug pricing information and ability to get prescriptions filled will be displayed at the top of the page.

Plan Marketing Materials

On October 1, plans began sending marketing materials for 2010 to beneficiaries. CMS provided plans with updated model marketing materials, which have been posted to the CMS website. These documents include:

- Comprehensive Formulary
- Annual Notice of Change (ANOC)
- Explanation of Benefits (EOB)
- Abridged Formulary
- Transition Letter
- Pharmacy Directory
- LIS Rider (explains the premium and cost sharing amounts the beneficiary will pay as a member of the plan)
- LIS Premium Summary Sheet
- LIS Termination Letter

The models can be accessed at the link below.

Enroll Early

Beneficiaries should enroll in their new plan by **December 10** to ensure that their plan information is in the pharmacy systems by January 1.

Important Links

Medicare & You Handbook: <http://www.medicare.gov/Publications/Pubs/pdf/10050.pdf>

Medicare Prescription Drug Plan Finder:

<http://www.medicare.gov/MPDPE/Public/Include/DataSection/Questions/SearchOptions.asp>

Medicare Formulary Finder:

<http://formularyfinder.medicare.gov/formularyfinder/selectstate.asp>

Model Plan Marketing Materials:

<http://www.cms.hhs.gov/PrescriptionDrugCovContra/PartDMMM/list.asp#TopOfPage>