

Attachment A

MPPF Needs a New Name

The purpose of the Medicare Personal Plan Finder is to allow people who have or are about to get Medicare to compare their health coverage options among the Original Medicare Plan, Medigap policies, and Medicare Health Plans. Unfortunately, the name “Medicare Personal Plan Finder” does not necessarily convey that purpose. Furthermore, now that CMS has launched the Medicare Prescription Drug Plan Finder, people tend to confuse the two tools.

To better describe the purpose of the tool, and to distinguish the MPPF from the Medicare Prescription Drug Plan Finder, we need to rename the MPPF. If you have any ideas or suggestions for a new name, we welcome them.

Streamlining the Plan Comparison Report

Right now, the MPPF shows 37 benefit categories in the “Detailed Report” (i.e., the report that compares benefits among plans chosen by the user). This can be overwhelming to anyone who is trying to narrow down their health coverage choices. Thus, we are proposing to streamline the report to only show premium information along with the “Top Benefit Categories.”

We developed the following Top Benefit Categories based on which benefit categories have historically contributed the most to out-of-pocket-costs and/or are not covered by Original Medicare. We welcome your input on whether we should add or eliminate any categories.

1. Prescription Drugs
2. Inpatient Hospital Care
3. Doctor Office Visits
4. Vision Services
5. Dental Services
6. Durable Medical Equipment
7. Physical Exams

How to Review the Simplified Benefit Descriptions (Attachments B and C)

CMS has revised the benefit descriptions for Original Medicare and the Medicare Health Plans. The revisions make the descriptions easier to read in an online environment. When reviewing the descriptions, please be aware of the following:

1. You are getting two Simplified Benefit Descriptions documents. The first provides sentences describing the Original Medicare Plan (Attachment B). The second includes sentences for Medicare Advantage and other Medicare Health Plans (Attachment C).

2. To truly understand how these sentences will look on the web, look at how they are included in the Draft Plan Comparison Report and the Draft Plan Details Report.
3. In the Simplified Benefit Descriptions Grid, the descriptions are split into two columns – “Default Sentences” and “Full Details Sentences.” These columns mean different things depending on the online report:
 - Plan Comparison Report:
 - a. Default Sentences: For the Top 10 Categories and the Premium information, the Default Sentences will automatically show up when the user gets to the report.
 - b. Full Details Sentences: For the Top 10 Categories and the Premium information, these details only display if the user clicks to “Show all Details.”
 - Plan Detail Report: All sentences (Default and Full Details) will always show up for all benefit categories.
4. Sentences are split into 4 categories: “In Network,” “Out of Network,” “In Network and Out of Network” and “General.” These headers will not repeat for each sentence. Instead, when you look at the Plan Comparison and Plan Details Reports, you can see they are grouped according to these headers.

Information on the Draft Plan Comparison Report (Attachment D)

Once a user has chosen to compare up to 3 plans, he sees the Plan Comparison Report. Please note that this draft report does not include all Top 10 categories at this time. Since we have not fully designed the new tool, we chose to only include some of the categories for display purposes.

While you can print this report off in black and white for your review, **we encourage you to view the report on your computer screen** to get a much better sense of what would be the user’s experience while using the tool on the web.

Information on the Draft Plan Details Report (Attachment E)

When a user is in the Plan Comparison Report, he can click to “View Plan Details.” This will bring the user to the Plan Details Report. Attachment D contains the Plan Detail report for 3 plans.

Please note that this draft report does not include all possible benefit categories at this time. Since we have not fully designed the new tool, we chose to only include some of the categories for display purposes. If you need to know what all of the categories will be displayed, you can go to www.medicare.gov/mppf/ to view the current tool. We do not plan on making any changes to the benefit categories included on the web today.

While you can print this report off in black and white for your review, **we encourage you to view the report on your computer screen** to get a much better sense of what would be the user’s experience while using the tool on the web.