



LINDSTROM INSURANCE
EMPLOYEE BENEFITS • LIFE AND DISABILITY INSURANCE

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Medicare Annual Election Period Announcement

October 15, 2018 marks the beginning of this year's Medicare Annual Election Period, which runs until December 7, 2018. This is the time when changes may be made to Medicare Part C (Medicare Advantage Plans and Medicare Part D (Prescription Drug Plans) for 2019. There will be 30 **Medicare Part D** plans in California for 2019, most will have updated formularies, different copayments and deductibles, and rates will be different than last year. Two **Medicare Part C** (Medicare Advantage Plans) will appear in Santa Cruz County this year. We're here to assist you.

- ◆ **If you have a Medicare Supplement and Part D plan, and like that arrangement,** you'll want to be sure you have the best Part D plan for your situation in 2019. See the step-by-step guide for reviewing your current prescriptions on the Medicare website (page 2). If it turns out your current plan is still the best one for you, no changes are necessary. If a different plan appears at the top of your results, we can help you enroll in most of the plans, or you can make the switch on www.Medicare.gov following the instructions on the back of this page.
- ◆ **Those who take no medicines at all** (or maybe just a low cost generic or two) will find that the least expensive plans this year will be:
 - Aetna's Medicare Rx Select**, \$19.10/mo, \$415 deductible other than Tiers 1 & 2
 - Wellcare Value Script**, \$15.00/mo, \$415 deductible other than Tiers 1 & 2
 - Envision Rx Plus**: \$12.90/mo, \$315 deductible other than Tiers 1 & 2 (but they don't work with agents, so you'll need to enroll online)

If you're already in one of these plans, verify you're using the best pharmacy/drug plan combination, but you may not need to switch plans. Humana Walmart is increasing in price to \$29.90, so if you have that plan and take no medications, you may wish to change for 2019.

We're including step-by-step instructions for putting your medications into the Medicare.gov website. By entering the medications and selecting your favorite pharmacy or pharmacies, you can see plan results and determine the plan that will work best for you. If you need our help with the final decision, give us a call, but let us know if you need our help as soon as possible to avoid the "end of the year" crunch. Plan summaries, forms and brochures will be available beginning October 15th, but you can start researching and comparing now. Thank you for working with us!

Betty Lindstrom

Betty J. Lindstrom, FLMI, RHU

Medicare.gov

Step-by-Step Guide

Prescription Drug Plan Research

Instructions that follow are accurate as of October 2, 2018. CMS could change the website before the annual election period, so watch for slight alterations in the steps or labels on buttons.

Entering Your Medications

- 1) From landing page of www.Medicare.gov click "Find Health & Drug Plans" button in green (top left)
- 2) Enter your home zip code (the one Social Security has in their file)
- 3) Click brown "Find Plans" button
- 4) In "Step 1 of 4" answer the questions for your specific situation, or click "I Don't Know"
- 5) Click the brown "Continue to Plan Results" button
- 6) In "Step 2 of 4" enter your drugs – you'll repeat these steps for each medication:
 1. Enter the name of your prescription, clicking on the correct name when a list pops up
 2. Select the dosage and frequency of refill
 3. Select either "retail pharmacy" or "mail order"
 4. Click the "add drug and dosage" button
 5. Repeat for each medication
- 7) After you have your medications entered, on the right side of the page you'll notice a "Drug List ID" number and "Password Date". We suggest changing the date to your date of birth, so you'll find it easier later to retrieve your drug list and remember that date. Note the Drug List ID number.
- 8) Click the brown button "My Drug List is Complete"
- 9) In "Step 3 of 4" Select your pharmacy, then click "Continue to plan results"
- 10) In "Step 4 of 4", you'll check the box for Prescription Drug Plans if you're comparing Medicare Part D plans, or "Medicare Health Plans with Drug Coverage" if you're comparing Medicare Advantage Plans. Then click "Continue to Plan Results" or hit "enter".

Finding and Comparing Plans

Once the prescription plans appear on your screen, you can select the number of results you'd like to display "View 10" "View 20" or "View All". Print the list for future reference. These are organized by the plan which will cost you the least amount on top, increasing in cost as you go down the list.

- 1) Select up to three plans that you'd like to compare by checking the boxes on the left. If you have a Part D plan now, one of these plans should be your current plan; plus two new ones to consider for 2018.
- 2) Scroll up or down until you can click the brown button for "Compare Plans"
- 3) For a detailed report, scroll down to nearly the bottom of the new page and click the white button "Print Comparison Report" (to the right of the button for "Print my Drug List").
- 4) The page that says "Customize your Printable Report" allows you to include or exclude information. We recommend leaving all of the boxes checked as the page defaults, and then click "Print" at the lower portion of the page. If you want to save the report on your computer, you can select "Adobe PDF" from your list of printers (if you have that program installed). Otherwise, you can print a paper copy.

Now that you have your report, compare those results and see if there are any clear front-runners. **If your current plan gave you the best results, you don't need to make changes for the new year.**

If a different plan looks better, give us a call at 831-335-8201 and we can help you enroll in the new plan. If you'd like to discuss the report, give us a call with your drug list ID number and the password date so we can view the results together during our phone conversation. Enrollment in a new Medicare Part D plan will automatically terminate your enrollment in your current plan.