

October 2019

Medicare Annual Election Period Announcement

October 15, 2019 marks the beginning of this year's Medicare Annual Election Period, which runs until December 7, 2019. This is the time when changes may be made to Medicare Part C (Medicare Advantage Plans and Medicare Part D (Prescription Drug Plans) for 2020. There will be 32 **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. Three **Medicare Part C** (Medicare Advantage Plans) will appear in Santa Cruz County this year. We're here to assist you!

- ◆ **If you want to consider a switch to a Medicare Advantage HMO plan**, we can help you with the new **Sutter Advantage HMO** plan from Alignment, or the **Secure Horizons HMO** plan from United Healthcare. Monthly premiums for medical and drug coverage are \$59 and \$79 respectively.
- ◆ **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 2020. 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 switch on the website.
- ◆ **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:
 - Clear Spring Health Premier Rx, \$12.80/mo, \$435 deductible (they don't work with brokers)
 - Humana's Walmart Value Rx, \$13.20/mo, \$435 deductible on any tier other than Tiers 1 & 2
 - Envision Rx Plus, \$14.10/mo, \$435 deductible on any tier other than Tiers 1 & 2
 - Wellcare Wellness Rx, \$13.70/mo, \$435 deductible on any tier other than Tiers 1 & 2
 - Wellcare Value Script, \$16.80/mo, \$435 deductible on any tier other than Tiers 1 & 2

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's current Walmart plan** will automatically roll over into their new **Premier Rx Plan**, with a premium of **\$64.50**, so if you have that plan and take no medications, you need to change for 2020. If you do take medications, you still will want to compare options.

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 to change plans, give us a call 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, REBC

Medicare.gov

Step-by-Step Guide

Prescription Drug Plan Research

Instructions that follow are accurate as of October 2, 2019. CMS could change the website before the annual election period, so watch for slight changes in the steps or labels on buttons. This year drug lists may only be saved if you login to your MyMedicare.gov account. If you use that website, your medications will automatically “populate” a drug list that you may review and modify to suit your needs for 2020. We do not have access to your MyMedicare.gov account, so we will not be able to help you as much as in past years.

Entering Your Medications without logging in to MyMedicare.gov

- 1) From landing page of www.Medicare.gov click “Find Health & Drug Plans” button in blue (left side near the picture)
- 2) Click “continue without logging in” if you don’t have an account on MyMedicare.gov
- 3) Click “view plans” and Select “Drug Plan (Part D)” for part D, or “Medicare Advantage Plan” for one of the HMO products
- 4) Enter your home zip code (the one Social Security has in their file), then click the green name of your County and the “select your location” button.
- 5) Answer the question if you get help with your costs. Most of our clients will check “I don’t get help from any of these programs”. Click the green “Next” button
- 6) Say yes, you want to see your drug costs, and answer the question about retail or mail order, then click the green “next” button.
- 7) 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 and click the “Add Drug” green button
 2. Select the dosage and frequency of refill, then click the “Add to my Drug List” green button
 3. Click “add another drug” under the drug list in the blue bar and repeat the steps above
 4. When finished entering drugs, select “Done” in the blue bar
- 8) After you have your medications entered, a list of pharmacies will appear. We recommend only checking one pharmacy box and then click “done” in the blue bar near the bottom of the page
- 9) A list of Prescription plans appears. The order displayed defaults to just the lowest monthly premium. You will need to **sort the plans** (right side of the page) by **“lowest yearly drug + premium cost”** to determine which plan will be best for you. You may check the “add to compare” box for as many as 3 plans.
- 10) Click the “Compare” button at the bottom of the page
- 11) In order to get your annual total expense, multiply the **monthly plan premium** by 12 and **add that number to “estimated yearly drug costs”** shown in the comparison for either mail order or retail (depending on your preference). The plans will sort using premium + drug cost, but the actual report drops the premium.
- 12) If you want to see what your copayments will be for each medication on each plan, click the blue “Plan Details” button. Once that page opens you can see which tier each medicine is in, the month by month drug costs, etc.
- 13) Repeat for the details on each plan. You can print these reports using the icon at the top right of the page.

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 set time to help you enroll in the new plan.