



Medicare Part D Drugs

JOHN KAISER

NCRO DIRECTOR AND INSURANCE COMMITTEE

- Not everyone needs a standalone Part D Drug plan but everyone does need Part D Drug coverage.
- Virtually all Advantage Plans today include a Part D Drug plan but, you still should input your drugs.
- Unlike Advantage Plans, those with Medigap Plans will also need a standalone Part D Drug plan.
- Annual enrollment period (AEP) is October 15th to December 7th, unless you are turning 65.
- Enroll when eligible or face future premium penalty. 2

- Input your drugs or provide the list to a consultant or insurer to determine the least cost insurer.
- Drug costs can be very significant between insurers' plans. Price your spouse's plan separately, drugs will differ. You don't need the same insurer.
- You may need prior doctor authorization for some Brand drugs. Insurer will contact you.
- Less expensive to use insurers' preferred pharmacy.

- A Step by Step guide is available on the NCRO website for using the Medicare.gov's website.
- Under the Healthcare Tab, it is labelled Part D Tutorial and will demonstrate several drug cost scenarios and how to navigate the Medicare site. **Please note that Medicare.gov has revised their website for 2020 with a totally new look. The new site requires a registration and does not provide annual costs at this time, just monthly costs. For a limited time they allow you to select the original plan finder which is the basis for the tutorial on our NCRO site. A new tutorial is under consideration.**
- Already have Part D ? Then check out how your existing Part D Plan compares in cost to other insurers once you enter your drugs. Check every year.
- Mail Order vs Retail Pharmacy ...your choice
- Always the Option to use Healthcare consultants

1. Pricing: Different insurers will charge differing prices for the exact same drugs.
2. Formulary: There is no true consistency in regard to Part D insurer's formularies, which is the list of drugs they will cover and in which tier.
3. Tiers: For purposes of pricing and copays, insurers generally use Five different tiers. Preferred Generic, Non Preferred Generic, Brand, Non Preferred Brand and Specialty . The higher the tier the higher the cost to you.

Part D Four Coverage Stages

- Stage 1 Yearly Deductiblemany are \$435, some are less, some are zero but, generally with a higher premium.
- Stage 2 Initial Coverageyou pay based on co pay tiers
In this stage until drugs costs reach \$4,020.
- Stage 3 Coverage GapKnown as the “Donut Hole”
In this stage until drug costs reach \$6,350
- Stage 4 Catastrophic Coverage: Pay 5%

“Donut Hole” Example...Brand Drugs

Brand Drug Costs	\$1000
Mfg. Discount 70%	\$ 700
Plan Discount 5%	\$ 50
Your Cost 25%	\$ 250

Amount counted towards the \$6,350 in this example is \$950 (\$700 + \$250). Monies spent by you in stages 1 and 2 also count towards the \$6,350 of costs. Pay 25% of the cost of Generic Drugs

- You could enter the “donut hole “ sooner depending upon your drug plan and your number of Brand drugs.
- Most insurers charge a deductible (\$435 for 2020) but, total costs should be your focus.
- If you choose a retail pharmacy for your drugs, use your insurers’ “preferred” pharmacy for the lowest cost.
- With a new insurer, will need new prescriptions, unless you are using the same pharmacy.

- A generic drug may be cheaper over the counter.
- You can confirm the costs with the insurer by contacting them and providing your drug list.
- You can easily enroll online
- Our Healthcare Consultants can also help you with enrollment.
- You have several payment options.

- You can review your drug list and insurer choices every year during the Annual Enrollment Period which is (October 15th to December 7th)
- This is particularly important if you're your drug list changes.
- If you have a second residence for part of the year make sure you have a pharmacy that accepts your insurer.

Medicare.gov

The Official U.S. Government Site for Medicare

type search term here

Search

- [Sign Up / Change Plans](#)
- [Your Medicare Costs](#)
- [What Medicare Covers](#)
- [Drug Coverage \(Part D\)](#)
- [Supplements & Other Insurance](#)
- [Claims & Appeals](#)
- [Manage Your Health](#)
- [Forms, Help, & Resources](#)

Is my test, item, or service covered?

type your test, item, or service here

Go

50
MEDICARE
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MEDICAID
ANNIVERSARY

- Find health & drug plans
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Address change/Medicare card issue?

Select your card issue...

Go

Information for my situation

Select your situation...

Go

Find someone to talk to

Select your state...

Go

Find doctors, providers, hospitals, plans & suppliers

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Find a plan that works for you

Start here to view Medicare Advantage plans (like an HMO or PPO), or Medicare Prescription Drug Plans (Part D).

Basic Search

Enter your ZIP code to see a list of all available plans in your area.

Enter your ZIP code

See a list of plans tailored to you

Don't want to log in to your account? Answer the questions below to personalize your search.

Answer these questions to see a list of plans tailored to you

Complete the fields below to see a personalized list of plans without logging in. Your Medicare card includes all necessary information.

Enter your ZIP code

Medicare Number: 

Where can I find my Medicare Number? 

Last Name:

Suffix

Date of Birth:

For example: 04/28/1944

Additional Tools

- ◆ [Help with your Medicare choices](#)
- ◆ [Estimate Medicare Costs](#)
- ◆ [Find and compare Medigap policies](#)
- ◆ [Find PACE Plan\(s\)](#)
- ◆ [Search by plan name and/or ID](#)
- ◆ [Enroll now](#)
- ◆ [Check your enrollment](#)

How do you get your Medicare coverage?

- Original Medicare
 - I also have a separate Medicare drug plan (optional)
 - I also have a Medigap Policy (optional)
- Medicare Health Plan (Such as an HMO, PPO, or Private-Fee-for-service plan)
- I don't have any Medicare coverage yet
- I don't know what coverage I have

Do you get help from Medicare or your state to pay your Medicare prescription drug costs?

- I get help from Medicaid
- I get supplemental security income
- I belong to a Medicare Savings Program (MSP)
- I applied for and got extra help through social security
- I don't get any extra help
- I don't know

Would you like to add drugs?

- Yes
- I don't want to add drugs now
- I don't take any drugs

[Go Back](#)

[Continue to Plan Results](#)

Type the name of your drug:

Or Browse A-Z:

[Help with common drug abbreviations](#)
[Hints on how to enter drug information](#)
[Why can't I find my drug?](#)

Retrieve My Saved Drug List:

Your drug list has been saved. You can retrieve your drugs and pharmacies on future visits using this Drug List ID and Password Date.

Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter.

Drug List ID: 3633274880

Password Date: 10/8/2017 ([change date](#))

Zip Code: 48085

Search Results:

12 drugs found with Pradaxa

MEDICINE NAME	Pharmacy Type	ADD DRUG
Pradaxa(Dabigatran Etexilate mesylate)		<input type="button" value="+ Add Drug"/>
Pertzye(Pancrelipase)		<input type="button" value="+ Add Drug"/>
Portagen(Nutritional Supplement)		
Pretz(Sodium Chloride-Medrol Acetate Glycinate)		
Pretz Irrigation(Sodium Chloride-Yerba Santa)		
Protect Cardio AF(Multiple Vitamins w/ Minerals)	OTC	
Protect Plus NF(Multiple Vitamins w/ Minerals)	OTC	
Protect Plus SO(Multiple Vitamins w/ Minerals)	OTC	
Prudoxin(Doxepin HCl)	Brand	<input type="button" value="+ Add Drug"/>
Pyridostigmine Bromide(Pyridostigmine Bromide)	Generic	<input type="button" value="+ Add Drug"/>

Pradaxa

Dosages [?]

- Pradaxa CAP 75MG
- Pradaxa CAP 110MG
- Pradaxa CAP 150MG

Quantity [?]

Frequency [?]

- Every 1 Month
- Every 2 Months
- Every 3 Months
- Every 12 Months

Pharmacy Type [?]

- I get this medicine from a retail pharmacy.
- I get this medicine from a mail order pharmacy.

or

We found 5 pharmacies within miles of 48085

[Search New Location or by Pharmacy Name](#)

[Show/Hide Pharmacy Map](#)

Available Pharmacies

Add to Selected Pharmacies

CVS Pharmacy

125 E Long Lake Rd
Troy, MI 48085
1-248-879-9114

[Add Pharmacy](#)



CVS Pharmacy

4963 John R Rd
Troy, MI 48085
1-248-689-2157

[Add Pharmacy](#)

Medical Center Pharmacy

44201 Dequindre Rd
Troy, MI 48085
1-248-828-8090

[Add Pharmacy](#)

Troy City Pharmacy Inc

1903 E Wattles Rd
Troy, MI 48085
1-248-688-9224

[Add Pharmacy](#)

William Beaumont Hosp-Troy

44201 Dequindre
Troy, MI 48085
1-810-828-5061

[Add Pharmacy](#)

[Continue to Plan Results](#)

Refine Your Search

Update Plan Results >

+ Limit Your Monthly Plan Premium

+ Limit Your Annual Drug Deductible 

+ Select Drug Options

+ Select Star Ratings

+ Select Coverage Options

+ Change Health Status

+ Select Plans By Company

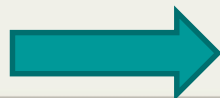
Update Plan Results >

Summary of Your Search Results

There are a total of 78 plans available in your area including Original Medicare. **You may also use the filters on the left to narrow your search results.**

Please select one or more plan types to continue.

Select	Available Plans Based On Your Filters	Number of Plans Available: 77
All		
<input type="checkbox"/>	<u>Prescription Drug Plans (with Original Medicare)</u>	29 plan(s) available
<input type="checkbox"/>	<u>Medicare Health Plans with drug coverage</u> Include the following types of plans: <ul style="list-style-type: none"> <input type="checkbox"/> plans for people who are eligible for both Medicare and Medicaid <input type="checkbox"/> plans for people with certain chronic or disabling conditions <input type="checkbox"/> plans for people in certain long-term care facilities 	42 plan(s) available
<input type="checkbox"/>	<u>Medicare Health Plans without drug coverage</u>	6 plan(s) available




Continue To Plan Results



Cigna-HealthSpring Rx Secure (PDP) (S5617-221-0)


Organization: Cigna-HealthSpring Rx

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
Retail Pharmacy Status: Standard Cost-Sharing Annual: <u>\$1,592</u> Mail Order Annual: \$1,532	\$31.70	Annual Drug Deductible: \$405 Drug Copay/Coinsurance: \$1 - \$35, 25% - 39% <small>Full-screen Strip</small>	All Your Drugs on Formulary : Yes Drug Restrictions: Yes Lower Your Drug Costs MTM Program : Yes 	Coming Soon	Enrollment begins October 15, 2017



Cigna-HealthSpring Rx Secure-Extra (PDP) (S5617-258-0)

Organization: Cigna-HealthSpring Rx

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	
Retail Pharmacy Status: Standard Cost-Sharing Annual: <u>\$1,594</u> Mail Order Annual: \$1,450	\$47.30	Annual Drug Deductible: \$0 Drug Copay/Coinsurance: \$4 - \$42, 33% - 50%	All Your Drugs on Formulary : Yes Drug Restrictions: Yes Lower Your Drug Costs MTM Program : Yes 	Coming Soon	Enrollment begins October 15, 2017



Basic Blue Rx (PDP) (S6986-001-0)

Organization: MII Life, Inc.

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Overall Star Rating: [?]	

FIXED COSTS

Monthly Drug Plan Premium [?]	\$73.10	Monthly Drug Plan Premium [?]	\$31.70	Monthly Drug Plan Premium [?]	\$26.70
Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A	Monthly Health Plan Premium [?]	N/A
Annual Drug Deductible [?]	\$360.00	Annual Drug Deductible [?]	\$405.00	Annual Drug Deductible [?]	\$405.00
Medicare costs at a glance		Medicare costs at a glance		Medicare costs at a glance	

- Estimate of What YOU Will Pay for Drug Plan Premium and Drug Costs

Cost at CVS Pharmacy		Cost at CVS Pharmacy		Cost at CVS Pharmacy	
January Enrollment [?]	\$3,207.18	January Enrollment [?]	\$1,591.63	January Enrollment [?]	\$5,712.36
Cost at mail order pharmacy		Cost at mail order pharmacy		Cost at mail order pharmacy	
January Enrollment	\$3,062.16	January Enrollment	\$1,532.45	January Enrollment	\$5,663.16
Lower your drug costs		Lower your drug costs		Lower your drug costs	

+ Estimated Full Cost the Plan Charges Medicare for Your Drugs

- Estimated Monthly Drug Costs

Monthly Drug Costs at Retail Pharmacies	Monthly Drug Costs at Retail Pharmacies	Monthly Drug Costs at Retail Pharmacies
View Drug Cost Summary	View Drug Cost Summary	View Drug Cost Summary

- Drug Costs During Coverage Levels

Rectangular Strip

CVS Pharmacy

Walgreens #5224

Mail Order Pharmacy

CVS Pharmacy - Preferred Retail Cost Sharing

Drug Costs During Coverage Levels

SELECTED DRUGS	FULL COST OF DRUG	Refill Frequency	Deductible[?]	Initial Coverage Level[?]	Coverage Gap[?]	Catastrophic Coverage[?]
Pradaxa CAP 75MG	\$408.98	Every 1 Month	\$408.98	\$143.14	\$143.14	\$20.45
Simvastatin TAB 20MG	\$1.24	Every 1 Month	\$1.00	\$1.00	\$0.55	\$1.24
Zetia TAB 10MG	\$352.30	Every 1 Month	\$352.30	\$30.00	\$123.30	\$17.62
MONTHLY TOTALS:	\$762.52		\$762.28	\$174.14	\$266.99	\$39.31

- Drug Coverage Information

All of your drugs are covered on the plan's formulary. [?]

Pradaxa CAP 75MG

No restrictions

Tier 4: Non-Preferred Drug

Simvastatin TAB 20MG

Quantity Limit

Tier 1: Preferred Generic

Zetia TAB 10MG

No restrictions

Tier 3: Preferred Brand *Preferred Brand*

2 out of 3 of your drugs are covered on the plan's formulary. [?]

Pradaxa CAP 75MG

No restrictions

Tier 4: Non-Preferred Drug

Simvastatin TAB 20MG

No restrictions

Tier 1: Preferred Generic

Zetia TAB 10MG

No restrictions

NOT ON FORMULARY ¹⁵ **Not on Formulary**

[Print My Drug List](#)

[Print Comparison Report](#)

¹⁵Any amount you spend for a non-formulary drug is not counted towards the deductible, initial coverage limit or out-of-pocket costs UNLESS the plan approves a formulary exception. If an exception is approved, the non-formulary drug will be covered. The drug cost displayed is only an estimate and actual cost may vary. Please contact the plan for more information.

Medicare Part D Drugs

