

Medicare Modernization Act

DHS MMA Project

Medicare Part D Enrollment: How to Pick the Best Plan

Enrollment Tools

Before beginning enrollment you will need some different tools to help you. It is recommended that you have three Internet Explorer browser windows open while enrolling a client. You should type www.medicare.gov into two of the Internet Explorer windows. In one window click on “Formulary Finder,” and in the other window click on “Enroll.”

Epocrates Details

Open another browser window, and type in www.epocrates.com and follow these steps:

- Click on “Epocrates Online.”
- Then, click on “Register Now.”
- After you register, make sure to login.
- After logging in click on “Formularies.”
- Click on “Oregon” in the “Select State” field.
- Then, click on “Medicare Part D – MA” under “Select Category.”
- Select all of the Medicare Advantage Plan (MAPD) formularies under “Available Formularies.”
- Once you have highlighted all of them, click “Add to List.”
- Repeat the same steps to add the prescription drug plan (PDP) formularies.
 - This time you will click on “Medicare Part D – PDP” under the “Select Category” field.
 - After you click on “Add to List” for all of those formularies you are ready to start the enrollment process.

Using Epocrates

After adding all of the Medicare Part D formularies, click on “Drugs.” The “Drugs” section allows you to enter generic and brand names of drugs to determine if a plan covers them. With Epocrates, you can only look up one drug and one Part D plan’s formulary at a time.

Epocrates is most useful to find out what the brand name of a drug is if you cannot find it on the “Formulary Finder” at www.medicare.gov.

Using Medicare.gov

Make sure you have the client’s drug history before you begin. Then, use the “Formulary Finder” to enter each Part D drug that the client uses. **Use Caution!** Medicare’s website will bring up drugs with similar names if it does not find the exact one you entered.

If a generic drug is not available yet, then Medicare’s website will not bring it up by the generic name. Instead, you must enter the generic name in Epocrates to determine the brand name. Oregon State Hospital’s (OSH’s) drug profile reports use only generic names of drugs.

After you have entered all drugs the client takes, click “Continue with Selected Drugs” on the “Formulary Finder.” Next, you have the option to enter the strengths and dosages of each drug. If you choose not to enter the specifics, then click “**No:** Continue with Selected Drugs.”

Choosing a Part D Plan

This takes you to the plans that cover all or some of your client’s drugs. Go to “Plans per page: 5” and change it to “Plans per page: All.” Now that you can see all of the plans you will notice some are PDPs and some are MAPDs. PDPs offer only drug coverage. MAPDs offer medical and drug coverage combined.

Premiums

If your client qualifies for the low-income subsidy (LIS), the client will not pay a premium if the plan costs \$30.60 per month or less in 2006. You can apply for LIS on behalf of your client at www.ssa.gov.

In 2006, your LIS-eligible client can pick one of the following plans and will not be charged a premium:

- Asuris Medicare Script
- Health Net Orange I
- Health Net Orange II
- Humana Standard
- Community Care Rx Basic
- PacifiCare Saver
- Prescription Pathway Bronze

- Advantage Star
- Advantage Freedom
- SierraRx
- SilverScript
- Medicare Rx Rewards
- AARP Medicare Rx
- United Medicare MedAdvance
- Wellcare Signature

*****Note:** only LIS-eligible clients that have an income at less than 135% of the federal poverty level (FPL) qualify for a no-premium plan.***

Plan Formulary Status

Look at plan details by clicking on each plan's name. The best plans should say Tier 1 or Tier 2 and/or Generic/Preferred/Formulary under the category "Formulary Status." The best plans do not require prior authorizations (PAs), quantity limits (QLs), or step therapy for any of the client's drugs.

Enrolling in a Plan

After finding the best plan for the client, go to the other www.medicare.gov browser window where you clicked on "Enroll." Then, enter the zip code and plan name, next click "Enroll in a Plan." This will bring up the plan if available in the zip code entered. You will click on "View Plan List." This page shows you premiums, deductibles, and copayments.

If your client does not qualify for LIS, you can see the gaps in coverage and cost-sharing amounts for different plans. If your client is LIS-eligible, then the premiums listed on this page will not apply to your client. Make sure you have the client's personal information needed for enrollment. Then, click on "Enroll."

Enrollment Options

- If your client has both Medicare and full Medicaid coverage, your client can join a plan at any time.
- If your client is new to Medicare, your client can join three months before qualifying for Medicare, or three months after qualifying for Medicare.
- If your client is eligible to join or is already a member of a Medicare drug plan, your client may be able to make one coverage change through June 30, 2006.

- If currently eligible and not enrolled, your client cannot add drug coverage until open enrollment in November. However, LIS-eligible clients can still enroll for the first time before November 15, 2006.
- In all other cases, if your client wants to change plans your client is generally limited to making changes between November 15th and December 31st each year.
- In special circumstances, Medicare may give your client an opportunity to switch to another Medicare drug plan.
 - For example, if your client permanently moves out of the drug plan’s service area; if your client qualifies after May 15, 2006 for extra help paying for prescription drugs; if the plan stops offering prescription drug coverage; or if your client enters, lives in, or leaves an institution.

Enrollment Record

After enrolling your client, the last page where it says “Enrollment Successful” should be printed and saved. This page includes the plan name, address, and phone number as well as a confirmation number.

****Note: The confirmation number can be used to contact the plan about your client until ID cards and other information are received.****

Enrollment Resources

- Call 1-800-Medicare.
- Apply for LIS: <http://www.ssa.gov/prescriptionhelp/>
- Contact the Medicare Part D Plan directly.
- Call DHS’ Medicare Hotline 877-585-0007 or go to www.oregon.gov/dhs/mma/