

Tips for navigating www.medicare.gov
September, 2007

Part D coverage in general

- Pay attention to restrictions on medications: prior authorization, quantity limits and step therapy – if you can't overcome the restriction and get the drug covered by your plan, you'll be paying full price for the drug at the pharmacy.
- Prioritize expensive medications and include generic and brand names if both are acceptable for you to maximize the number of plans that you can choose from. (Keep in mind this may exaggerate cost estimates.)
- If you don't know current coverage, you can do a personalized search at [Compare Medicare Prescription Drug Plans](#). If enrollment has changed recently it may take time for the changes to show up at this link.

Medicare-only beneficiaries – Part D

- use the [Compare Medicare Prescription Drug Plans](#) link for complete information on cost and plan comparisons
- If a medication is not covered, the full price will be included in the cost estimate
- If you want accurate information on costs per month be sure to include accurate information about the number of doses you take per month (2 pills per day = 60 pills per month)
- You may want to consider:
 - o Medicaid or low income subsidy (“extra help”)
 - o Medicare Advantage plans in your area if you do not have a Medicare Supplement plan, contact the Medigap helpline for assistance in understanding the hospital and doctor benefits these plans provide (1.800.242.1060)
 - o The Health Insurance Risk Sharing Plan <http://dhfs.wisconsin.gov/hirsp/> or 1(800) 828-4777.

Dual eligibles – Part D

- [Formulary Finder](#) link is less overwhelming than the “Compare Medicare Prescription Drug Plans” link
 - o information focuses on formulary inclusion and restrictions
 - o Medicare advantage plans are included
- Choose a plan with no premium if possible.
- Don't worry about excluded medications like benzodiazepines, barbiturates – they will be covered by the Forward card.
- If you use the regular plan finder link, be sure to indicate you received a letter from CMS showing you have Medicare and Medicaid when asked. Keep in mind the co-pay information may not be correct.

Beneficiaries with a low income subsidy – Part D

- Try to determine the level of premium you have and use the [Compare Medicare Prescription Drug Plans](#) link to search between plans

- Be sure to indicate you received a letter from SSA showing you have been awarded extra help when asked. Keep in mind the co-pay and premium information may not be exactly correct for you.
- You may want to consider applying for Medicaid.

Medicare Advantage

- Use [Compare Health Plans and Medigap Policies in Your Area](#) link