Steps for Comparing Medicare <mark>Health Plans (Advantage Plans)</mark> Using the Internet

STEP 1 OF 4: BEGIN

- Go to: www.medicare.gov
- Click on: Find health & drugs plans (in green box)



You will have <u>2 choices</u>

1. General Search

- Enter your zip code
 Click Find Plan
- Answer Questions

Click – Find Plans

<u>OR</u>

- 2. **Personalized Search** (generally preferred)
 - Enter your zip code
 - Enter your Medicare number
 - Enter last name
 - Enter effective date for Part A
 - Enter Date of Birth

Click – Find Plans



You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below.

w general p	ZIP Code:	
Bv se	lecting this button you are agreeing to the terms and conditions of	the User Agreement
-,	Find Plans D	





STEP 2 OF 4: ENTER YOUR DRUGS

- 1. Enter drug name in "Name of Drug" box
 - Click Find my drug My Current Profile Step 2 of 4: Enter Your Drugs Zip Code: 41017 Current Coverage: Unknown nter your prescription drugs. This will help us stimate your costs Current Subsidy: No Extra Help [?] o see which plans cover your drugs. and allow e site doesn't show Important Coverage Information pricing for over t ounter drugs or diabetic suppl (e.g. test strips, lancets, needles). Fo information, you ma , contact the plan I don't take any drugs I don l drugs now ant to a Name of Drug: Retrieve My Saved Drug List: Find My Drug 🛛 🔊 Your personal information cannot be accessed using your drug ID list. Medicare doesn't share the drug information you enter. Or Browse A-Z: ABCDEFGHIJKLM Drug List ID: What is this? N O P Q R S T U V W X Y Z Help with common drug abbreviations Hints on how to enter drug information Password Date: What is this? Why can't I find my drug? Aug 💌 29 💌 2013 💌 Retrieve My Drug List 🔰
- 2. Find your drug
 - Click Add Drug Search Results: 6 drugs found with Lipitor MEDICINE NAME RUG TYPE ADD DRUG Lipitor(Atorvastatin Calcium) + Add Drug Brand Levetiracetam(Levetiracetam) Generic + Add Drug Levitra(Vardenafil HCI) Brand + Add Drug Levothroid(Levothyroxine Sodium) Brand + Add Drug + Add Drug Levothyroxine Sodium(Levothyroxine Sodium) Generic Lipotriad(Vitamins w/ Lipotropics) 0TC My Drug List (Maximum 25 Drugs) Total Drugs in My Drug List: 0 Print My Drug List MEDICINE NAME QUANTITY FREQUENCY & GENERIC OPTIONS ACTION PHARMACY You haven't added any drugs to your list. Search for drugs above or retrieve your previously saved drug list My Drug List is Complete 🔉







- 8. Record your drug list information (so you can access at another time without re-entering drugs)
 - Drug List ID#: ______

 Password Da 	ate:			
Click – My Drug lis	t is complet	ed		
Step 2 of 4: Enter M Please enter your prescription drugs. This will hel and allow you to see which plans cover your drug pricing for over the counter drugs or diabetic supp lancets, needles). For more information, you may I don't take any drugs I don't want to add d	p us estimate your s. The site doesn't lies (e.g. test strips contact the plan. rugs now	rugs costs show 3.	Zip Code: 41017 Current Coverag Current Subsidy Important Cover	file ge: Unknown :: No Extra Help [?] rage Information
Name of Drug: Find M Or Browse A-Z: A B C D E F G H I J N O P Q R S T U V W Help with common drug abbreviations Hints on how to enter drug information Why can't I find my drug?	Ay Drug 👂 K L M X Y Z		Retrieve My Saved Dru Your drug list has been save selected drugs and pharmad Drug List Id and Passwood D Your personal information as drug ID list. Medicare down you enter. Drug List If Password Date: 8/2 Zip Co Use a differ	g List: ed. You can retrieve your cles on future visits using this Date. annot be accessed using your 't share the drug information D: 5160191616 29/2013 (change date) ode: 41017 rent drug list ID
My Drug List (Maximum 25 D Total Drugs in My Drug List: 1 Print)rugs) My Drug List			
MEDICINE NAME	QUANTITY	FREQUENCY & PHARMACY	GENERIC OPTIONS	ACTION
Atorvastatin Calcium TAB 10MG	30	Every 1 Month Retail Pharmacy	Already Generic (You originally entered Lipitor) Switch Back	Change dose Add Remove
	My	/ Drug List is Complete	D	



STEP 3 OF 4: SELECT YOUR PHARMACIES

- You will select 1 or 2 pharmacies of your choice or where you shop Click on Add Pharmacy
- If you **<u>do not</u>** see the pharmacy you want
 - Click on the arrow at the top of the pharmacy list and increase the mileage radius
- Once you have selected 1 or **2** pharmacies
 - Click Continue To Plan Results

My Current Profile

Step 3 of 4: Select Your Pharmacies

Please select up to two pharmacies to get a better estimate of how much your prescription drugs will cost. If your pharmacy isn't in a plan's network, the cost you will see is the full price of the drug with no insurance. Also note that some plans offer lower drug prices at preferred network pharmacies, compared to other pharmacies in the network. Zip Code: 41017 Current Coverage: Unknown Current Subsidy: No Extra Help [?] Drug List ID: 5160191616 Password Date: 08/29/2013

Important Coverage Information

Continue to Plan Results 🔊

We found 12 pharmacies within 1 rimiles of 410 Search New Location or b 4 Available Pharmacies Add to Selected Pharmacies	n17 ne Show/Hide Pharmacy Map	
ADVANCED PAIN TREATMENT CENTER 162 Barnwood Dr Edgewood, KY 41017 1-859-331-4159 Add Pharmacy	COMMONWEALTH ORTHOPAEDIC CENTERS 2845 Chancellor Dr Crestview Hills, KY 41017 1-859-426-4200 Add Pharmacy	CRESTVILLE DRUGS 2446 Anderson Rd Crescent Spgs, KY 41017 1-859-341-1660 Add Pharmacy
FT MITCHELL DRUG SHOPPE 2515 Dixie Hwy Ft Mitchell, KY 41017 1-859-341-2000 Add Pharmacy	KMART PHARMACY3029 3071 Dixie Hwy Edgewood, KY 41017 1-859-331-6800 Add Pharmacy	KROGER PHARMACY 2150 Dixie Hwy Ft Mitchell, KY 41017 1-859-331-0078 Add Pharmacy
NEUROSCIENCE ASSOCIATES OF NORTHERN KENTUCKY 2845 Chancellor Dr Crestview Hills, KY 41017 1-859-341-3412 Add Pharmacy	PROGRESSIVE PODIATRY 2300 Chamber Center Dr # 100 Ft. Mitchell, KY 41017 1-859-331-2440 Add Pharmacy	REMKE PHARMACY #7 560 Clock Tower Wy Cresent Springs, KY 41017 1-859-578-4623 Add Pharmacy



STEP 4 OF 4: REFINE YOUR PLAN RESULTS

 Use the checkboxes to select the type of plans you'd like to view You will have <u>3 choices</u>- click on one of the boxes

- 1. Prescription Drug Plans only (with original Medicare)
- 2. <u>Medicare Health Plans with drug coverage (HMO, PPO)</u>
- 3. Medicare Health Plans without drug coverage (HMO, PPO)

Click – Continue To Plan Results

Step 4 of 4: Refine Your Plan Results

This is a summary of the types of plans available in your area. Use the checkboxes to select the types of plans you'd like to view. You may also use the filters on the left to narrow your search. Using filters may eliminate some options, including plans with the lowest estimated annual costs.

Current Profile Update Search

P Code: 41017
 Current Coverage: Unknown
 Current Subsidy: No Extra Help [?]
 Drug List ID: 9483465408
 Password Date: 08/11/2015

Important Coverage Information

Refine Your Search	Summary of Your Search Results There are a total of 45 plans available in your area including Original Medicare. Please select one or more plan types to continue.					
	All Select Available Pans Based On Your Filters	Number of Plans Available: 48				
+ Limit Your Monthly Premium	Prescription Drug Plans (with Original Medicare) [?]	28 plan(s) available				
+ Limit Your Annual Drug Deductible						
	Medicare Health Plans with drug coverage [?]	19 plan(s) available				
+ Select Drug Options						
+ Select Star Ratings	Medicare Health Plans without drug coverage [?]	1 plan(s) available				
+ Select Coverage Options						
+ Select Special Needs Plans	Continue To Plan Results					
+ Change Health Status						
+ Select Plans By Company						
Update Plan Results D						



YOUR PLAN RESULTS

• Sym	nbol defi	nitions list	ed			
Your Plan « Return to previous Your plan results are estimated cost. To via name for details. Con Compare Plans. The o	page organized by pla ew more plans, s npare up to 3 pla costs displayed a	an type and are initia select fiew 20 or Vie ans by using the chea are <u>estimates</u> ; your a	Illy sorted by lowest w All. Select any plan ckboxes and selecting ctual costs may vary.	 My Currer Zip Code: Current Co Current Su Drug List D Password Important 	ent Profile Upd 41017 overage: Unknow ubsidy: No Extra H ID: 2300307328 Date: 08/11/2013 Coverage Inform	ate Search n Help [?] 5 nation
 Symbols Some Dental O Original 	Coverage V Medicare	Some Vision Covera	ge 🛛 Nationwide C	overage (1) Son	ne Hearing Covera	age
C Origina Organiza	al Medicare	(H0001-001-	0)			
Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance: [?]	Health Benefits: [?]	Drug Coverage [?] , Drug Restrictions [?]	Estimated Annual Health and Drug Costs: [?]	Overall Star Rating: [?]
Retail Cost as of Today: \$664 Mail Order Cost as of Today: N/A	Standard Part B: \$104.90	Part B Deductible: \$147	Doctor Choice: Any Willing Doctor Out of Pocket Spending Limit: Not Applicable	N/A	\$5,450	Not Available
N/A						

<u>Note</u>: Original Medicare is listed first (find that confusing – suggest scroll past it)



Scroll down to "Medicare Health Plans with Drug Coverage"

- Note how many plans there are to view
- Your plan results are automatically listed in order of lowest estimated health and drug cost to highest estimated cost.
 - ✓ You can change how this list is sorted

🗉 Medicar	e Health Pl	ans with Drug	g Coverage			S	tar Ratings
19 plans were for Compare Pla Sort Results by Classi	ans D Lowest Estime c Plus Rx -	ased on your search ated Annual Health a N Kentucky (I	n criteria. View	V 10 <u>View 19</u> Sort 2 08-002-0)			
Estimated Annual Drug Costs: [?]	ation: RiverLink Monthly Premium: [?]	Health Deductibles [?] and Drug Copay [?] / Coinsurance: [?]	Health Benefits: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Estimated Annual Health and Drug Costs: [?]	Overall Star Rating: [?]	
Retail Pharmacy Status: Standard Cost- Sharing Cost as of Today: \$16 Mail Order Cost as of Today: \$16	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$320 Health Plan Deductible: \$0 Drug Copay/ Coinsurance: \$2 - \$35, 25% - 33%	Doctor Choice: Plan Doctors for Most Services Out of Pocket Spending Limit: \$4,800 In- network	All Your Drugs on Formulary: Yes Drug Restrictions: No Lower Your Drug Costs MTM Program [?] : Yes	\$2,630	Plan too new to be measured	Enroll
	are Value (HMO-POS) (H	9730-002-0))			
Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles [?] and Drug Copay [?] / Coinsurance: [?]	Health Benefits: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Estimated Annual Health and Drug Costs: [?]	Overall Star Rating: [?]	
Retail Pharmacy Status: Preferred Cost- Sharing Cost as of Today: \$32 Mail Order Cost as of Today: \$0	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$0 Health Plan Deductible: \$0 Drug Copay/ Coinsurance: \$5 - \$85, 33%	Doctor Choice: Plan Doctors Only (some exceptions) Out of Pocket Spending Limit: \$5,000 In and Out-of-network \$5,000 In- network \$5,000 Out-of- network	All Your Drugs on Formulary: Yes Drug Restrictions: Yes Lower Your Drug Costs MTM Program [?] : Yes	\$2,790	2.5 out of 5 stars	Enroll



What this screen tells you:

- Medicare Health Plans with Drug Coverage Star Ratings -**Estimated Drug Cost** 19 plans were found in 41017 based on your search criteria. View 10 View 19 for year **Compare Plans** 2 Sort Results by Lowest Estimated Annual Health and Drug Cost 🔽 Sort 🔁 **Monthly Premium** Classic Plus Rx - N Kentucky (HMO) (H9208-002-0) Organization: Riv erLink Health **D**eductibles Deductibles [?] Estimated Health Estimated Overall Star Month Drug Coverage Benefits: [?] Annual Drug Premium: [?] and Drug Copay [?], Drug Annual Rating: [?] Costs:[?] [?] / Restrictions[?] Health and Coinsurance:[?] and Other Drug Costs: Programs: [?] **Out-of-Pocket Limit** Ret \$0.00 Annual Drug Doctor Choice: All Your Drugs on \$3,020 Plan too new Enroll Deductible: \$320 Plan Doctors Formulary: Yes to be Drug: \$0.00 for Most measured Health Plan Drug Restrictions: Status Services Extra Benefits ductible: \$0 No Standar Out of Pocket Sharing rug Copay/ Spending Limit: pinsurance: \$2 -\$4.800 In-Annual: \$446 Lower Your Drug 5, 25% - 33% network Drugs Covered? Mail Order Costs Annual: \$404 MTM Program 0000 [?]: Yes Estimated Health and UCare Value (HMO-POS) (H9730-002-0) Organiz n: WellCare Drug Costs for year Estimated Deductibles [?] Monthly Health Estimated Overall Star Drug Coverage Annual Drug Premium: [?] ug Copay Benefits: [?] [?], Drug Annual Rating:[?] Costs:[?] Restrictions[?] Health and Coinsu and Other Drug Costs: **Star Rating** Programs: [?] Retail \$0.00 Annual Dru Doctor Choice. All Your Drugs on \$3,220 Enroll 2.5 out of 5 Deductible: Plan Doctors Formulary: Yes stars Drug: \$0.00 Pharmacy Only (some Health Plan Drug Restrictions: Status: exceptions) Health: \$0.00 Deductible: \$ Yes Preferred Cost-Out of Pocket Sharing Drug Copay/ Spending Limit: Coinsurance: 9 \$5,000 In and Annual: \$520 Lower Your Drug \$85,33% Out-of-network Mail Order Costs \$5.000 In-Annual: \$300 MTM Program network \$5,000 Out-of-[?]: Yes network D V B Can select up to 3 plans for comparison OR •
 - Just click on the name of a plan

To learn more about the plan



Note the different tabs

Overview Heal	th Plan Benefits	Drug Costs & Co	verage	Star Rat	tings	Manage I	Drugs
Aetna Medicare (PPO)	Select Plus Plan	Humana Gold Ch (PFFS)	oice H81	45-021	Classi (HMO	ic Plus Rx -)	N Kentucky
(H5521-052) ¹ Plan Type: Local Preferred Provider Organization Organization: Aetna Medicare		(H8145-021) Plan Type: Private Fee for Service Organization: Humana Insurance Company		(H9208 Organi	-002) ¹ Plan Ty zation: RiverLi	vpe: HMO ink Health	
Members: 1-800-282-5366 711(TTY/TDD) Non Members: 1-855-338-7027 711(TTY/TDD)		Members: 1-800-457-4708 711(TTY/TDD) Non Members: 1-800-833-2364 711(TTY/TDD)		4	Membe 711(TT Non Me 711(TT	ers: 1-866-32 Y/TDD) embers: 1-8 Y/TDD)	29-3970 66-329-3970
Coverage: Provides coverage	health and drug	Coverage: Provides health and drug coverage		Irug	Covera coverag	ige: Provides je	health and drug
DVB		00			00(D	
Enroll		Enroll			Enro	II	
Additional	Plan Informati	on					
Overall Star Rating: [?]	**** 4 out of 5 stars	Overall Star Rating: [?]	**** 4 out of 5	stars	Overall Rating:	Star [?]	Plan too new to measured
Health Plan Star	****	Health Plan Star	****		Health	Plan Star	Plan too new to

[?]		[?]		Rating: [?]	measured
Health Plan Star Ratings: [?]	★★★★ 4 out of 5 stars	Health Plan Star Ratings: [?]	★★★↓ 3.5 out of 5 stars	Health Plan Star Ratings: [?]	Plan too new to be measured
Drug Plan Star Ratings: [?]	★★★★ 4 out of 5 stars	Drug Plan Star Ratings: [?]	★★★★ 4 out of 5 stars	Drug Plan Star Ratings: [?]	Plan too new to be measured
Plan Type: Local Preferred Provider Organization Plan Status: Approved by Medicare Area: National		Plan Type: Private Fee for Service Plan Status: Approved by Medicare Area: Select Counties in Kentucky and West Virginia		Plan Type: HMO Plan Status: Approved by Medicare Area: Boone, Campbell and Kenton Counties	
View plan website 🖗	1	View plan website ^B		View plan website	<u>ج</u>
		Important Note:		Important Note:	

Click on "View plan website" to search for provider network information



Get an idea of the plan co-pays and co-insurance

Overview Health Plan Benefits Drug Costs & Coverage

Star Ratings

Manage Drugs

😑 Benefits		
Aetna Medicare Select Plus Plan (PPO)	Humana Gold Choice H8145-021 (PFFS)	Classic Plus Rx - N Kentucky (HMO)
View More Detailed Cost & Benefit Information	View More Detailed Cost & Benefit Information	View More Detailed Cost & Benefit Information
Ambulance Services	Ambulance Services	Ambulance Services
In-network: \$100 Out-of-network: \$100	In-network: \$250 Out-of-network: \$250	\$200
Doctor's Office Visits	Doctor's Office Visits	Doctor's Office Visits
Primary Physician In-network: You pay nothing Out-of-network: 20% per visit Specialist In-network: \$15 per visit Out-of-network: 20% per visit	Primary Physician In-network: \$15 per visit Out-of-network: 30% per visit Specialist In-network: \$45 per visit Out-of-network: 30% per visit	Primary Physician \$5 per visit Specialist \$35 per visit
Durable Medical Equipment	Durable Medical Equipment	Durable Medical Equipment
(wheelchairs, oxygen, etc.) In-network: 20% per item Out-of-network: 20% per item	(wheelchairs, oxygen, etc.) In-network: 20% per item Out-of-network: 30% per item	(wheelchairs, oxygen, etc.) 0-20% per item
Emergency Care	Emergency Care	Emergency Care
\$65 per visit (always covered)	\$65 per visit (always covered)	\$65 per visit (always covered)
Home Health Care	Home Health Care	Home Health Care
In-network: You pay nothing Out-of-network: 20%	In-network: You pay nothing Out-of-network: 30%	You pay nothing
Mental Health Care	Mental Health Care	Mental Health Care
In-network: \$200 for days 1 through 5 \$0 for days 6 through 90 Out-of-network: 20% per stay	In-network: \$265 for days 1 through 5 \$0 for days 6 through 90 Out-of-network: 30% per stay	\$250 for days 1 through 6 \$0 for days 7 through 90
Outpatient Surgery	Outpatient Surgery	Outpatient Surgery



Get an idea of your prescription drug co-pays

Overview Heal	th Plan Benefits	Drug Costs & Coverage Star Ratings Manage Drugs				
Aetna Medicare ((PPO)	Select Plus Plan	Humana Gold Ch (PFFS) (H8145-021) Plan Type	noice H8145-021	Classic P (HMO)	lus Rx - N Kentucky	
(H5521-052) * Plan Ty Provider Organization Organization: Aetna I	pe: Local Preferred Medicare	Service Organization: Human	a Insurance Company	(H9208-002 Organizatio	on: RiverLink Health	
Members: 1-800-28 711(TTY/TDD) Non Members: 1-8 711(TTY/TDD)	32-5366 55-338-7027	Members: 1-800-45 711(TTY/TDD) Non Members: 1-80 711(TTY/TDD)	;7-4708 00-833-2364	Members: 711(TTY/TD Non Memb 711(TTY/TD	1-866-329-3970 DD) Ders: 1-866-329-3970 DD)	
Coverage: Provides coverage	health and drug	Coverage: Provides coverage	health and drug	Coverage: coverage	Provides health and drug	
000		00		₽₩₿		
Enroll		Enroll		Enroll		
E Fixed Costs						
Monthly Drug Plan Premium [?]	\$31.30	Monthly Drug Plan Premium [?]	\$37.20	Monthly D Plan Prem	rug \$0.00 ium [?]	
Monthly Health Plan Premium [?]	\$107.70	Monthly Health Plan Premium [?]	\$45.80	Monthly H Plan Prem	ealth \$0.00 ium [?]	
Annual Drug Deductible [?]	\$0.00	Annual Drug Deductible [?]	\$320.00	Annual Dr Deductible	ug \$320.00	
Medicare costs at a	a glance	Medicare costs at a glance		Medicare costs at a glance		
Estimate of	What YOU Will Pa	y for Drug Plan Pi	remium and Drug	g Costs		
Cost at Kroger Pha	irmacy	Cost at Kroger Pharmacy		Cost at Kroger Pharmacy		
Enrollment Today [?]	\$169.20	Enrollment Today [?]	\$208.80	Enrollmen Today [?]	nt \$16.00	
Cost at Wal-Mart P	Pharmacy 10-2967	Cost at Wal-Mart P	Pharmacy 10-2967	Cost at W	al-Mart Pharmacy 10-2967	
Enrollment Today [?]	\$137.20	Enrollment Today [?]	\$208.80	Enrollmen Today [?]	nt \$16.00	



Review the plan Star Ratings

Overview	Health Plan Benefit	ts Drug Costs & Coverage	Star Ratings Manage Dr	ugs		
Overall Sta	ar Rating [?]					
★★★★ 4 out of 5 st	ars	*** 4 out of 5 stars	Plan too new to be measured			
Prescription Drug Plan Star Ratings						
Aetna Medica (PPO) (H5521-052)	are Select Plus Plan)	Humana Gold Choice H8145-021 (PFFS) (H8145-021)	Classic Plus Rx - N Kentucky (H (H9208-002)	IMO)		
Summary R	ating of Prescription Dru	g Plan Quality (?)				
**** **** Plan too new to be measured 4 out of 5 stars 4 out of 5 stars Plan too new to be measured						
 Drug Pla View data se 	n Customer Service (?) ources					
★★★★ 4 out of 5 st	ars	★★★★ 4 out of 5 stars	Plan too new to be measured			
Drug Plan Mak	es Timely Decisions about App	eals (?)	·			
***		***	Plan too new to be measured			
Fairness of Dru	ug Plan's Appeal Decisions, Ba	sed on an Independent Reviewer (?)				
*****		****	Plan too new to be measured			
E Member View data se	Complaints and Changes in ources	the Drug Plan's Performance (?)				
**** 5 out of 5 st	ars	★★★★ 4 out of 5 stars	Plan too new to be measured			
Complaints abo	out the Drug Plan (more stars	are better because it means fewer complain	s) (?)			
****		****	Plan too new to be measured			
Members Choo	sing to Leave the Plan (more	stars are better because it means fewer men	nbers are choosing to leave the plan) (?)		
****		***	Plan too new to be measured			





Note: Medicare.gov is a secure site.

