




# Prescription Advantage and Medicare Part D

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# Prescription Advantage Current Program Structure

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- Prescription Advantage (PA) is based on an insurance model using a three-tiered formulary (generic, preferred brand-name drug and other brand-name drug); cost-sharing is graduated by income.
- Premiums and deductibles are paid by higher income members.
- Stop loss limit is equal to the lesser of 10% of household income or \$2000 for deductible and co-payment costs.
- PA is open to all non-Medicaid seniors (65+) of all incomes and persons with disabilities under age 65 with low-income (<188% FPL) and minimal work hours (<40/mo.); there is no asset test.
- There are currently 76,700 PA members; an estimated 3,000 are not eligible for Medicare.



# Prescription Advantage Proposed Wrap Program Goals

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FY 2006 budget passed by the Legislature and approved by the Governor included funding for a cost-sharing wrap program for Prescription Advantage members to supplement benefits available through Medicare Part D.

The goals for this wrap program are to:

- Provide members with a Prescription Advantage wrap benefit that is clear, easily understood and is comparable to what they currently have
- Take advantage of savings generated by the new federal Medicare benefit
- Have a plan that can be administered with available claims data that does not result in lapses in benefits for members



# Prescription Advantage

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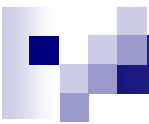
- Currently provides prescription coverage to seniors and disabled (income up to 188% FPL, work 40 or fewer hours per month) without such coverage
- For ~75,000 PA members with Medicare:
  - PA will become a secondary payer providing financial assistance for Medicare drug coverage when Part D takes effect
  - PA will require Medicare low-income members to apply for Low-Income Subsidy
  - PA will require all Medicare members to enroll in a Part D Plan; CMS has approved auto-enrollment of members in Part D on a random basis
- For ~3,000 members without Medicare, current PA benefit will continue after January 1, 2006



# Recent and Planned Mailings to Prescription Advantage Members

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- “Something is Coming” Mailing – April/May 2005
  - General Information about Part D, Low Income Subsidy
- LIS Outreach Mailing – August 2005
  - Mailed to members without premiums, MUST apply for LIS
- Wrap Benefit/Auto-Assignment Mailing – October 2005
  - Information about wrap details, initial auto-assignment, instructions for changing plans, list of resources
- Non-Medicare Mailing – November 2005
  - Explanation of continuing PA benefits
- Targeted Outreach About Plan Selection – November 2005
- LIS Follow-up – November/December 2005



# Helpful Numbers to answer questions about the new Medicare Prescription Drug Benefit

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- SHINE (Serving Health Information Needs of Elders 1-800-AGE-INFO (1-800-243-4636) press '2' [www.medicareoutreach.org](http://www.medicareoutreach.org)
- Prescription Advantage 1-800-AGE-INFO (1-800-243-4636) press '1' [www.800ageinfo.com](http://www.800ageinfo.com) TTY: 1-800-610-0241
- Medicare 1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048 [www.medicare.gov](http://www.medicare.gov)
- Social Security 1-800-772-1213 TTY: 1-800-325-077 [www.socialsecurity.gov](http://www.socialsecurity.gov)
- MassHealth 1-800-841-2900 TTY: 1-800-497-4648 [www.mass.gov/masshealth](http://www.mass.gov/masshealth)
- MassMedLine 1-866-633-1617 [www.massmedline.com](http://www.massmedline.com)
- Medicare Advocacy Project (Help with Appeals) 1-800-323-3205



# SHINE-

## Serving the Health Information Needs of Elders

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# SHINE Counselors



- Explain Medicare **benefits** and **gaps**
- Compare **supplemental options** on their **cost** and **benefits**, how care is **delivered**, and when **enrollment is open**
- Help consumers sort out **claims and billing problems**
- Help consumers start **appeals**
- Identify **eligible persons** for **public benefits** and help them complete the **application process**
- Know how to **solve problems** and ask the **right questions**
- Start **appeals** and refer to **MAP** when termination in care or reduction in care seems to be **incorrect**

# *How May We Help You?*

## **SHINE Counselors**

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- SHINE Counselors undergo an extensive 10-day **initial training** as well as monthly training and **annual recertification**
- Counselors **explain** how to select which health insurance options and how to use the benefits one has
- **Refer** people to your **local SHINE counselor** for help with matters that go **beyond basic inquiries or problems**
- We are **450 strong** across the state and are ready to serve.
- SHINE conducts **community forums** for **wide scale events** impacting many consumers at once.



# Outreach Challenges for Medicare Beneficiaries

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- *44 plans offered in Massachusetts*
- *Educating Beneficiaries who are overwhelmed and upset*
- *Training SHINE counselors to assist Medicare Beneficiaries successfully*
- *Reaching Beneficiaries and Councils on Aging in Rural Areas*



# Enrollment Period as an Opportunity

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- During presentations we gathering lists of beneficiaries who would like assistance and set up a phone or site appt for a counselor to contact them at a later date
- Supply beneficiaries with a “Getting Ready” worksheet to prepare them for the phone counseling appointment or one on one counseling session at site



# Enrollment Period Cont'd

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- Prepare Regional Office, sites and counselors for phone and one-on-one appointments using computer access starting in October going through December
  - Online comparison tool will be available on the [www.Medicare.gov](http://www.Medicare.gov) website mid October



# How to Compare the 44 Plans

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- Review Prescription Drug Plans using special comparison tools with key information including:
  - Monthly premium
  - Deductible amount
  - Additional coverage in coverage gap
  - Mail order
  - Number of top 100 drugs on formulary



# MassMedLine Collaboration

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- MassMedLine has a free service offering assistance through trained pharmacy professionals
- Beneficiaries or SHINE Counselors can call or fax information to MassMedLine for assistance with finding the prescription coverage to best meet client's needs
- Assistance from pharmacy staff to consider prescription substitutes or generics



# Educating Senior and Community Service Networks

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- Ongoing education to networks serving Medicare Beneficiaries:
  - Social Service Agencies
  - STAVROS Independent Centers for Living
  - Mass Rehab
  - Low Vision Groups
  - Hospitals and Physician Groups
  - Case Managers
  - Pharmacists



# Additional Community Networks

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- Social Workers Groups
- TRIAD
- Community Partners
- Elder Housing sites
- Area Agencies on Aging



# SHINE CAN HELP!

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1-800-AGE-INFO  
(1-800-243-4636)

- Make an appointment with a SHINE counselor or someone who can help with plan selection using the web tool
  - Bring the list of medications
  - Any correspondence from current prescription provider
  - Red, White, and Blue Medicare Card