

Types of Medicare Plans

- Traditional Medicare= Medicare A+B
- Medicare A: Inpatient care in hospitals and nursing homes.
- Medicare B: Outpatient care doctors bills, lab tests, Xrays, physical therapy.
- Medigap plans: Pay for the deductibles and copays for bills from providers such as hospitals, doctors and laboratories IF YOU HAVE Medicare A and B. They DO NOT pay for medicines and cannot be combined with an Advantage plan.

Types of Medicare Plans

Medicare D (optional)

- Covers prescription medicines
- Offered by private insurance companies
- Cost and covered medicines varies between plans

TYPES OF MEDICARE PLANS

- Medicare C: Medicare Advantage Plans are offered by private insurance companies.
- Premiums and covered benefits vary between plans. They may provide additional benefits not covered by traditional Medicare A and B plans.
- They may limit which doctors, hospitals and pharmacies you can use.

When can you change your Medicare D or Advantage plan for the upcoming year?

- Most people can only change their plan during the open enrollment period (there are several exceptions). This period is October 15-December 7 each year.
- If you have a Medicare Advantage Plan you can also switch from your plan to another Advantage Plan, or to Original Medicare with or without a Part D plan, during the Medicare Advantage Open Enrollment Period which occurs each year from January 1-March 31. You can only use this period if you have a Medicare Advantage Plan.

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Exceptions- other times you can change your plan

- 65th birthday (7 month period)
 - 3 months before the month of your 65th birthday
 - The month of your 65th birthday
 - 3 months after the month of your 65 birthday
- January 1- March 31 if you did not enroll in Medicare when you were first eligible.
- You lose your group health insurance coverage
- You move to a location not covered by your present plan
- You lose your Medicaid coverage
- You are released from jail
- You develop a new disability
- More information available at bit.ly/signupformedicare

CAUTION -----IF YOU HAS MEDICARE D/
ADVANTAGE INSURANCE AND YOUR
PREMIUM IS SUBSIDIZED BY A PRIOR JOB
AND PICK A NEW PLAN YOU WILL LOSE THE
SUBSIDIZED PLAN AND PROBABLY CANNOT
GO BACK TO IT

- 7 million people on Medicare have not signed up for an insurance plan which could pay for their medicines
- Examples-
 - Woman with kidney failure on dialysis, medicines cost \$3500/month
 - Man with leukemia. Without insurance medicine cost \$114,000/year. Signing up for Medicare drug plan lowered the cost to \$2700-\$9000/year depending on what plan was chosen.
- Some plans are available for a \$0 premium.



MedicareDrugSavings.Org

Your Guide to Saving on Medicare Plans

A 501(c)3 Nonprofit Organization

You Could Save Hundreds – And Even Thousands – of Dollars/Year on Your Prescription Drugs by Taking This Step

Every year, Medicare's open enrollment period is October 15 to December 7. Open enrollment is your opportunity to select a new Medicare Advantage Plan or Medicare Part D (prescription drug) Plan for the coming year. You, or your loved ones on Medicare, can avoid overpaying for your prescription drugs by using the **free online Medicare Plan Finder** at <http://www.medicare.gov/> (Under "Find health & drug plans"). Simply enter the following information about you, or on behalf of your relative/loved one on Medicare:

- ZIP Code
- Medications
- Pharmacies

You will get a report comparing your estimated out-of-pocket costs for each available Medicare Part D Plan and Medicare Advantage Plan available in your area. A 2012 study revealed **average annual savings of \$368** when the right Medicare Part D Plan was selected. Some people can save thousands of dollars.



Visit <http://www.medicaredrug savings.org> for a free video on how to use the Medicare Plan

Cost Savings



Leukemia Drug

A patient with leukemia, who was one of the 8 million people who had not enrolled in a Medicare Part D or Medicare Advantage Plan, **lowered the cost of his new life-saving medication by more**



Blood Pressure & Cholesterol Drugs

A person taking several different medications – for high blood pressure and cholesterol – **saved more than \$8,000/year** by switching to a different Medicare Advantage Plan that covered his drugs at a reduced cost.



Lung Cancer Drug

By using the Medicare Plan Finder, a doctor whose mother had lung cancer learned that the **out-of-pocket cost for his mother's medication ranged from \$6,000 to \$79,000 per**

The Medicare Plan Finder has helped thousands of people to lower their prescription costs:

Educational flyer



MedicareDrugSavings.Org

YOUR GUIDE TO SAVING ON MEDICARE PLANS



CHOOSE A PLAN GUIDE GET HELP PAYING ENROLLMENT DATES NEWS + ENDORSEMENTS **RESOURCES** ABOUT

RESOURCES

MEDICAREDRUGSAVINGS.ORG HANDOUT

Please share this handout with seniors and others interested in finding the right Medicare plan. The handout includes instructions for using the Medicare Plan Finder on www.Medicare.gov.

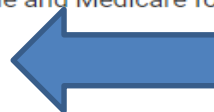
[Download the MedicareDrugSavings.Org handout](#)

If you are having trouble viewing or printing the guide, please ensure you have the latest version of [Microsoft Word](#).

MEDICAREDRUGSAVINGS.ORG FLYER

This flyer shares important facts about the cost of medicine and Medicare for older people, and directs them to MedicareDrugSavings.Org.

[Download the MedicareDrugSavings.Org flyer](#)



Go to www.shiptacenter.org to see how you can get free one-on-one help about your insurance options



SHIP Login

Text Size: + -

Keyword search



Find Local Medicare Help

About Medicare

Success Stories

Volunteer

About Us

Resources for SHIPs



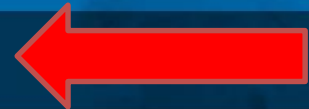
SHIPs help people navigate insurance choices with unbiased state-specific guidance.

Local Medicare Help

Trusted, unbiased, one-on-one counseling and assistance.

Looking for help? Find your local SHIP here:

SHIP Locator





Medicare Help

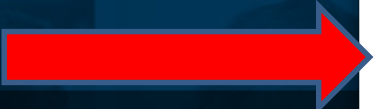
s for SHIPs



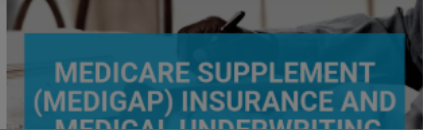
Need Local Help With Medicare

Contact your local SHIP for in depth, one-on-one insurance counseling and assistance with Medicare.

Alabama	Illinois	Nebraska	South Carolina
Alaska	Indiana	Nevada	South Dakota
Arizona	Iowa	New Hampshire	Tennessee
Arkansas	Kansas	New Jersey	Texas
California	Kentucky	New Mexico	US Virgin Islands
Colorado	Louisiana	New York	Utah
Connecticut	Maine	North Carolina	Vermont
Delaware	Maryland	North Dakota	Virginia
District of Columbia	Massachusetts	Ohio	Washington
Florida	Michigan	Oklahoma	West Virginia
Georgia	Minnesota	Oregon	Wisconsin
Guam	Mississippi	Pennsylvania	Wyoming
Hawaii	Missouri	Puerto Rico	
Idaho	Montana	Rhode Island	



SHIPs help people





SHIP Login

Text Size: + -

Keyword search



Find Local Medicare Help

About Medicare

Success Stories

Volunteer

About Us

Resources for SHIPs

Georgia

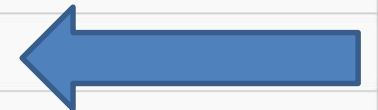
[Home](#) / [About Medicare](#) / [Regional Ship Location](#) / [Georgia](#)



CONTACT YOUR SHIP

GeorgiaCares - State Health Insurance Assistance Program (SHIP)

Call	1-866-552-4464
Website	http://www.mygeorgiacares.org/
Facebook	Find on Facebook



Find another SHIP using the button below:



Call today, select option 4.

Go to www.medicare.gov

Find Health & Drug Plans



type search term here

**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**

2020 Open Enrollment is here - and ends Dec 7



Find 2020 Health & Drug Plans

Get Started with Medicare

Get free & secure access to your Medicare info

Log in / Create Account



Need a 2019 plan?

Find 2019 health & drug plans



Find care

Search all providers & facilities



Need a procedure?

Compare procedure costs



What's covered?

Check covered items & services

Resources

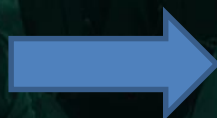
Get important news & updates

Preview 2020 Medicare plans

You can preview 2020 **drug plans (Part D)** and **Medicare Advantage Plans**.

Starting October 15, you can enroll in 2020 plans.

Log in or Create Account



[Continue without logging in](#)

New to Medicare?

Learn about your options & enroll in a plan.

[Learn more about options](#)

Qualify for a Special Enrollment Period?

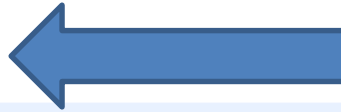
Log in or create account to change your 2019 coverage.

[Log in or Create Account](#)

[Continue without logging in](#)

What type of 2020 coverage are you looking for?

- Medicare Advantage Plan
- Drug plan (Part D)



Adds drug coverage to Original Medicare.

- Drug plan (Part D) + Medigap policy
- Medigap policy only
- Learn more about Medicare options before I see plans.

Enter your ZIP code

Cobb, GA

[Clear search](#)



Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure
- I don't get help from any of these programs



Next



Tell us your search preferences

Do you want to see your drug costs when you compare plans?

Yes



1

Great!

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

How do you normally fill your prescriptions?

Retail pharmacy

Mail order pharmacy

Both



2

You'll need to tell us the pharmacies you use most to get accurate drug costs.

Next

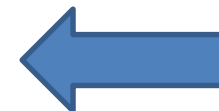


3

Add your prescription drugs

Begin typing to find & select your drug.

[Clear search](#)



[Browse drugs A-Z](#)

[Can't find your drug?](#)

[See Plans Without Drug Costs](#)

Tell us about this drug

Glipizide 

Dosage

5mg tablet 



Quantity

30 

Frequency

Every month 



Add to My Drug List



Confirm your drug list

Drug list

Glipizide 5mg tablet generic	Quantity 30	Frequency Every month
Remove drug		Edit drug

Add Another Drug



Glipizide 5mg tablet On/a ampule has been added to your drug list.
You have **1 drugs(s)** in your drug list. [See or edit drug list.](#)

[Add Another Drug](#) [Done](#)

Confirm your drug list

Drug list

Ezetimibe 10mg tablet generic Remove drug		Quantity 30	Frequency Every month Edit drug
Flovent 110mcg/act aerosol Remove drug	Package Type 12gm inhaler	Quantity 1	Frequency Every month Edit drug
Glipizide 5mg tablet generic Remove drug		Quantity 60	Frequency Every month Edit drug
Lantus 100unit/ml solution pen injector Remove drug	Package Type 3ml pen (sold in pack of 5)	Quantity 5	Frequency Every month Edit drug
Losartan potassium 100mg tablet generic Remove drug		Quantity 30	Frequency Every month Edit drug
Nifedipine 30mg tablet extended release 24 hour generic Remove drug		Quantity 30	Frequency Every month Edit drug
Rosuvastatin calcium 10mg tablet generic Remove drug		Quantity 30	Frequency Every month Edit drug
Victoza 18mg/3ml solution pen injector Remove drug	Package Type 3ml pen (sold in pack of 3)	Quantity 3	Frequency Every month Edit drug

[Add Another Drug](#)

[Done Adding Drugs](#)

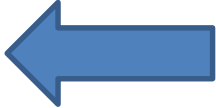


Rosuvastatin calcium 10mg tablet 0n/a ampule has been added to your drug list. You have **8 drugs(s)** in your drug list. [See or edit drug list.](#)

3 **Walmart Pharmacy 10-0575**

12182 Hwy 92
Woodstock, GA 30188

[\(770\) 591-9402](tel:(770)591-9402)



4 **Publix Pharmacy #0636**

12165 Highway 92
Woodstock, GA 30188

[\(770\) 517-1606](tel:(770)517-1606)

5 **Rite Aid #11757**

12075 Highway 92
Woodstock, GA 301884499

[\(770\) 926-4494](tel:(770)926-4494)



6 **Kroger Pharmacy**

12050 Hwy 92 Suite 112
Woodstock, GA 30188

[\(770\) 591-2895](tel:(770)591-2895)

7 **Publix Pharmacy #0880**

6236 Old Highway 5
Woodstock, GA 30188

[\(770\) 928-5536](tel:(770)928-5536)

8 **Costco Pharmacy #1295**

113 Lincoln St
Woodstock, GA 301887800

[\(770\) 694-7203](tel:(770)694-7203)

9 **Rite Aid #11758**

5329 Old Highway 5
Woodstock, GA 30188

[\(678\) 494-9112](tel:(678)494-9112)

10 **Kroger Pharmacy**

5339 Old Hwy 5
Woodstock, GA 30188

[\(770\) 924-6411](tel:(770)924-6411)

Pharmacy selection

Showing 10 pharmacies near 30188 Cobb, GA

[Change location](#)

1 **Advanced Health Solutions Ltd**

1890 Highway 92 Ste 70
Woodstock, GA 301884499

[\(770\) 926-9495](#)

3 **Walmart Pharmacy 10-0575**

12182 Hwy 92
Woodstock, GA 30188

[\(770\) 591-9402](#)

5 **Rite Aid #11757**

12375 Highway 92
Woodstock, GA 301884499

[\(770\) 926-4494](#)

7 **Public Pharmacy #0880**

6236 Old Highway 5
Woodstock, GA 30188

[\(770\) 928-5536](#)

9 **Rite Aid #11758**

5329 Old Highway 5
Woodstock, GA 30188

[\(678\) 494-9112](#)

2 **Woodstock Family Practice**

370 Gold Creek Trl Ste 200
Woodstock, GA 301886436

[\(770\) 771-5600](#)

4 **Public Pharmacy #1258**

1258
Woodstock, GA 30188

[\(770\) 517-1606](#)

6 **Kroger Pharmacy**

12030 Hwy 92 Suite 113
Woodstock, GA 30188

[\(770\) 591-2895](#)

8 **Costco Pharmacy #1258**

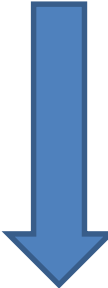
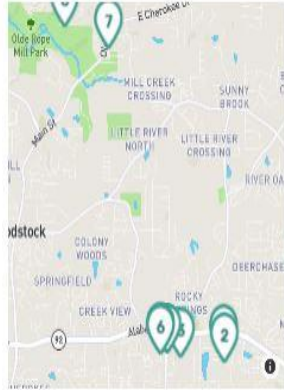
115 Lincoln St
Woodstock, GA 301887800

[\(770\) 694-7203](#)

10 **Public Pharmacy #1258**

1258
Woodstock, GA 30188

[\(770\) 924-6411](#)



[More pharmacies](#) →

Pharmacies selected (2)

Mail order pharmacy x RITE AID #11758 x WALMART PHARMACY 10-0575 x Done



1

2



28 Prescription Drug Plans available

Filter Plans



Cobb, GA [Change location](#)

No filters selected

Showing 10 of 28 Prescription Drug Plans

3



Sort plans by Lowest drug cost

\$84.20

Drug plan (Part D) monthly premium

Doesn't include:
\$135.50 Standard Part B premium

Plan Details

Enroll

Express Scripts Medicare

Express Scripts Medicare - Choice (PDP)

Plan ID: S5660-180-0

\$250.00
Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

\$4,689.09
Retail pharmacy
Estimated yearly drug costs

Based on the rest of the year. This doesn't include your monthly plan premium.

\$4,389.29
Mail order pharmacy
Estimated yearly drug costs

Based on the rest of the year. This doesn't include your monthly plan premium.

Star rating: Coming Soon

Add to compare

PHARMACIES & PRESCRIPTION DRUGS

0 of 2
Retail pharmacies in-network

[View covered drugs in plan details](#)

[View Drugs & Pharmacies](#)

\$68.50

Drug plan (Part D) monthly premium

Doesn't include:
\$135.50 Standard Part B premium

MediBlue Rx (PDP)

Anthem MediBlue Rx Plus (PDP)

Plan ID: S5596-010-0

\$0.00
Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

\$4,590.93
Retail pharmacy
Estimated yearly drug costs

Based on the rest of the year. This doesn't include your monthly plan premium.

\$4,505.63
Mail order pharmacy
Estimated yearly drug costs

Based on the rest of the year. This doesn't include your monthly plan premium.

Star rating: Coming Soon

Add to compare

33 Medicare Advantage Plans available

Filter Plans



No filters selected

Plan and drug coverage options

- Vision coverage
- Dental coverage
- Hearing coverage
- Transportation
- Fitness benefits



1

Showing 10 of 33 Medicare Advantage Plans

Sort plans by Lowest monthly premium

Add Special Needs Plans ^



2

- Plans for people who have both Medicare and Medicaid.
- Plans for people who have a chronic or disabling condition (like stroke, cancer, or dementia).
- Plans for people who need long-term care in a facility or at home.

[Clear](#)

Add Special Needs Plans

\$0.00

Medicare Advantage with drug coverage monthly premium

Doesn't include:
\$135.50 Standard Part B premium



4

Plan Details

Enroll

Cigna

Cigna-HealthSpring Preferred (HMO)

Plan ID: H0439-008-0

\$0

Health plan deductible

The amount you must pay each year before your plan starts to pay for covered services.

COPAYS/COINSURANCE

Primary doctor: \$0 copay

Specialist: \$40 per visit

PLAN BENEFITS

- ✓ Vision
- ✓ Dental
- ✓ Hearing
- ✗ Transportation
- ✓ Fitness benefits
- See more benefits ^

\$95.00

Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

PHARMACIES & PRESCRIPTION DRUGS

[View covered drugs in plan details](#)

Star rating: ★★★★★



3

Add to compare

\$6,700 In-network Out-of-pocket max

Once you spend this amount for covered services in a year, your plan pays 100% for your care.

\$4,643.47

Estimated yearly drug costs

Based on the remainder of the year. This doesn't include your monthly plan premium.

\$0.00

Medicare Advantage with drug coverage

UnitedHealthcare

AARP Medicare Advantage Walgreens Plan 1 (HMO)

Star rating: ★★★★★

Overview

Benefits & costs

Extra benefits

Optional packages

Drug coverage & costs

Star ratings

Contact information -

Contact information

+ Health plan star ratings

+ Drug plan (Part D) star rating

Contact information

Contact information

[View plan website](#)

Attn: Member Services

[1-800-668-3813](tel:1-800-668-3813)

[1-866-625-2494](tel:1-866-625-2494)

P.O. Box 2888

Members

Non-members

Houston, TX 77252

\$59.00

Medicare Advantage with drug coverage
monthly premium

Doesn't include:
\$135.50 Standard Part B premium

Plan Details

Enroll

UnitedHealthcare

AARP Medicare Advantage Walgreens Plan 2 (HMO)

Plan ID: H1111-010-1

Star rating: ★★★★★

Add to compare

\$0
Health plan deductible

The amount you must pay each year before your plan starts to pay for covered services.

COPAYS/COINSURANCE

Primary doctor: \$5 per visit
Specialist: \$40 per visit

PLAN BENEFITS

✓ Vision ✓ Dental ✓ Hearing ✗ Transportation ✓ Fitness benefits See more benefits ▾

\$175.00
Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

PHARMACIES & PRESCRIPTION DRUGS

[View covered drugs in plan details](#)



\$5,500 In-network
Out-of-pocket max

Once you spend this amount for covered services in a year, your plan pays 100% for your care.

\$4,414.26
Estimated yearly drug costs

Based on the remainder of the year. This doesn't include your monthly plan premium.

\$45.00

Medicare Advantage with drug coverage
monthly premium

Doesn't include:
\$135.50 Standard Part B premium

Plan Details

Enroll

WellCare

WellCare Prime (PPO)

Plan ID: H0111-002-0

Star rating: ★★★★★

Add to compare

\$0
Health plan deductible

The amount you must pay each year before your plan starts to pay for covered services.

COPAYS/COINSURANCE

Primary doctor: \$10 per visit
Specialist: \$40 per visit

PLAN BENEFITS

✓ Vision ✓ Dental ✓ Hearing ✗ Transportation ✓ Fitness benefits See more benefits ▾

\$0.00
Drug deductible

The amount you must pay each year before your plan starts to pay for covered drugs.

PHARMACIES & PRESCRIPTION DRUGS

[View covered drugs in plan details](#)



\$6,700 In and Out-of-network
\$5,100 In-network
Out-of-pocket max

Once you spend this amount for covered services in a year, your plan pays 100% for your care.

\$34,603.77
Estimated yearly drug costs

Based on the remainder of the year. This doesn't include your monthly plan premium.

WOW THAT IS A BIG PRICE DIFFERENCE!!!

It sure is. Remember that the web site provides an estimate, not an exact amount of your annual costs for medicines. The total cost will vary depending on

- Where you live.
- What medicines you take.
- Whether you buy your medicines at a local pharmacy or get them through the mail.
- Whether you get generic vs. brand name medicines.


See how you can get help paying for medical expenses

CHOOSING A PLAN GUIDE **GET HELP PAYING** ENROLLMENT DATES NEWS + ENDORSEMENTS RESOURCES ABOUT

GET HELP PAYING


There are many resources available to help people with limited incomes pay for their Medicare costs. In addition, Medicaid helps some people with limited income pay for their medical expenses. Other agencies may help pay for food, housing and utilities. Some helpful sites are:

MEDICARE.GOV

 [Get help paying costs](#) has helpful information on a number of different programs. Here you can find a phone number to speak to someone in your state about many different programs.

 1-877-MEDICARE (1-800-633-2273)
TTY [877-486-2048](#)

BENEFITS CHECKUP

 [Benefits Checkup](#) provides information about a number of programs to help people pay for Medicare, medicines, food and utilities.

NATIONAL COUNCIL ON AGING



What do I do next? Suggested steps

- Write down all of your routine medicines
- Watch MedicareDrugSavings.org video
- Print the guide under the guide tab on MedicareDrugSavings.org- this will help you navigate the Plan Finder on Medicare.gov
- If you need help ask a friend or family member
- Remember that you can get one on one help from the State Health Insurance Assistance Program www.Shiptacenter.org