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

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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 65th 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.
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.medicaredrugssavings.org for a free video on how to use the Medicare Plan Finder

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

MEDICAREDRUGSAVINGS.ORG HANDBOOT
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](http://www.shiptacenter.org) to see how you can get free one-on-one help about your insurance options.
# Need Local Help With Medicare

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

<table>
<thead>
<tr>
<th>State</th>
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<td>Alabama</td>
<td>Illinois</td>
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<td>Idaho</td>
<td>Montana</td>
<td>Rhode Island</td>
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</table>
CONTACT YOUR SHIP

GeorgiaCares - State Health Insurance Assistance Program (SHIP)

<table>
<thead>
<tr>
<th>Call</th>
<th>1-866-552-4464</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website</td>
<td><a href="http://www.mygeorgiacares.org/">http://www.mygeorgiacares.org/</a></td>
</tr>
<tr>
<td>Facebook</td>
<td>Find on Facebook</td>
</tr>
</tbody>
</table>

Call today, select option 4.
Go to www.medicare.gov
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

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

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
- No

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

How do you normally fill your prescriptions?

- Retail pharmacy
- Mail order pharmacy
- Both

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

Next
Add your prescription drugs

Begin typing to find & select your drug.

Glipizide

Add 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

<table>
<thead>
<tr>
<th>Drug list</th>
<th>Quantity</th>
<th>Frequency</th>
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</thead>
<tbody>
<tr>
<td>Glipizide 5mg tablet</td>
<td>30</td>
<td>Every month</td>
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</table>

Remove drug

Edit drug
<table>
<thead>
<tr>
<th>Drug list</th>
<th>Quantity</th>
<th>Frequency</th>
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</thead>
<tbody>
<tr>
<td>Ezetimibe 10mg tablet</td>
<td>30</td>
<td>Every month</td>
</tr>
<tr>
<td>Flovent 110mcg/act aerosol</td>
<td>1</td>
<td>Every month</td>
</tr>
<tr>
<td>Clipizide 5mg tablet</td>
<td>60</td>
<td>Every month</td>
</tr>
<tr>
<td>Lantus 100unit/ml solution pen injector</td>
<td>5</td>
<td>Every month</td>
</tr>
<tr>
<td>Losartan potassium 100mg tablet</td>
<td>30</td>
<td>Every month</td>
</tr>
<tr>
<td>Nifedipine 30mg tablet extended release 24 hour</td>
<td>30</td>
<td>Every month</td>
</tr>
<tr>
<td>Rosuvastatin calcium 10mg tablet</td>
<td>30</td>
<td>Every month</td>
</tr>
<tr>
<td>Victoza 18mg/3ml solution pen injector</td>
<td>3</td>
<td>Every month</td>
</tr>
<tr>
<td>#</td>
<td>Pharmacy Name</td>
<td>Address</td>
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<tr>
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<td>--------------------------</td>
</tr>
<tr>
<td>3</td>
<td>Walmart Pharmacy 10-0575</td>
<td>12182 Hwy 92, Woodstock, GA 30188</td>
</tr>
<tr>
<td>4</td>
<td>Publix Pharmacy #0636</td>
<td>12165 Highway 92, Woodstock, GA 30188</td>
</tr>
<tr>
<td>5</td>
<td>Rite Aid #11757</td>
<td>12075 Highway 92, Woodstock, GA 301884499</td>
</tr>
<tr>
<td>6</td>
<td>Kroger Pharmacy</td>
<td>12050 Hwy 92 Suite 112, Woodstock, GA 30188</td>
</tr>
<tr>
<td>7</td>
<td>Publix Pharmacy #0880</td>
<td>6236 Old Highway 5, Woodstock, GA 30188</td>
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<tr>
<td>8</td>
<td>Costco Pharmacy #1295</td>
<td>113 Lincoln St, Woodstock, GA 301887800</td>
</tr>
<tr>
<td>9</td>
<td>Rite Aid #11758</td>
<td>5329 Old Highway 5, Woodstock, GA 30188</td>
</tr>
<tr>
<td>10</td>
<td>Kroger Pharmacy</td>
<td>5339 Old Hwy 5, Woodstock, GA 30188</td>
</tr>
</tbody>
</table>
28 Prescription Drug Plans available

Cobb, GA  Change location

No filters selected

Showing 10 of 28 Prescription Drug Plans

Express Scripts Medicare

Express Scripts Medicare - Choice (PDP)

Drug plan (Part D) monthly premium

Doesn't include: $135.50 Standard Part B premium

$84.20

Drug deductible

$250.00

Retail pharmacy

Estimated yearly drug costs

Mail order pharmacy

Estimated yearly drug costs

0 of 2

Retail pharmacies in-network

View covered drugs in plan details

View Drugs & Pharmacies

Add to compare

MediBlue Rx

Anthem MediBlue Rx Plus (PDP)

Plan ID: 55660-180-0

$68.50

Drug deductible

$0.00

Retail pharmacy

Estimated yearly drug costs

Mail order pharmacy

Estimated yearly drug costs

View Drugs & Pharmacies

Add to compare

Plan Details

Enroll

Sort plans by

Lowest drug cost
33 Medicare Advantage Plans available

Showing 10 of 33 Medicare Advantage Plans

Add Special Needs Plans

1. Vision coverage
2. Dental coverage
3. Hearing coverage

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.

Cigna-HealthSpring Preferred (HMO)
Plan ID: H0449-006-0

$0
Health plan deductible
The amount you must pay each year before your plan starts to pay for covered services.

$95.00
Drug deductible
The amount you must pay each year before your plan starts to pay for covered drugs.

$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.

COPAY/COINSURANCE
Primary doctor: $0 copay
Specialist: $40 per visit

PHARMACIES & PRESCRIPTION DRUGS
View covered drugs in plan details

$4,643.47
Estimated yearly drug costs
Based on the remainder of the year. This doesn't include your monthly plan premium.

PLAN BENEFITS
Vision
Dental
Hearing
Transportation
Fitness benefits

Plan Details
Enroll

Star rating:
Add to compare

UnitedHealthcare
AARP Medicare Advantage Walgreens Plan 1 (HMO)

$0.00
Medicare Advantage with drug coverage
monthly premium

Doesn't include:
$135.50 Standard Part B premium

Plan Details
Enroll

Star rating:
Contact information

View plan website
Attn: Member Services
P.O. Box 2888
Houston, TX 77252
1-800-668-3813
Members
1-866-625-2494
Non-members
### AARP Medicare Advantage Walgreens Plan 2 (HMO)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plan deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Drug deductible</td>
<td>$175.00</td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

#### Plan Details
- **Primary doctor:** $5 per visit
- **Specialist:** $40 per visit

#### PLAN BENEFITS
- Vision
- Dental
- Hearing
- Fitness benefits

#### Estimated yearly drug costs
- $4,414.26

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

---

### WellCare Prime (PPO)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plan deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Drug deductible</td>
<td>$0.00</td>
</tr>
<tr>
<td>Out-of-pocket max</td>
<td>$6,700</td>
</tr>
</tbody>
</table>

#### Plan Details
- **Primary doctor:** $10 per visit
- **Specialist:** $40 per visit

#### PLAN BENEFITS
- Vision
- Dental
- Hearing
- Fitness benefits

#### Estimated yearly drug costs
- $34,603.77

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

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