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## **Office of Media Affairs**

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### **MEDICARE'S ONLINE TOOLS WILL HELP BENEFICIARIES WITH PRESCRIPTION DRUG AND HEALTH PLAN CHOICES FOR 2009**

The Centers for Medicare & Medicaid Services (CMS) today announced that beneficiaries, their caregivers, and family members can begin to review 2009 Medicare prescription drug plan and health plan information online through the Medicare Prescription Drug Plan Finder and Medicare Options Compare at [www.medicare.gov](http://www.medicare.gov).

“This year it is especially important, now and throughout the upcoming open enrollment period, for beneficiaries to use our online tools to compare their current drug and health plan coverage to the options available for 2009 and take action to choose a plan that best meets their needs,” said CMS Acting Administrator Kerry Weems. “Some beneficiaries may see significant premium increases or changes, such as reduced coverage in the gap, if they stay in the same prescription drug plan in 2009. Yet, almost 97 percent of beneficiaries enrolled in a stand-alone prescription drug plan (PDP) will have access to Medicare drug and health plans in 2009 whose premiums would be the same or less than their coverage in 2008.”

The 2009 Plan Finder allows beneficiaries to compare prescription drug coverage from both stand-alone Prescription Drug Plans (PDPs) and Medicare Advantage (MA) plans that provide prescription drug coverage (MA-PD plans) and to view premiums, formularies, and availability of coverage in the gap. Additionally, the 2009 Medicare Options Compare tool allows beneficiaries to compare Medicare health plan options, such as HMOs and PPOs.

Additional information Plan Finder offers to help beneficiaries search drug plans for the best price and coverage include, estimated out-of-pocket costs, pharmacy networks, and Medicare news and updates. CMS has added a feature to allow beneficiaries to view estimated monthly mail order drug costs in a bar-chart which can be compared to retail drug costs. The Web site also includes an enhancement that allows beneficiaries the potential to further reduce costs based on the substitution of drugs which are lower cost but within the same therapeutic class. This feature allows users to choose among all less expensive drugs available with similar functions, not just generic products. CMS encourages beneficiaries to discuss these alternatives with their physicians.

CMS suggests that beneficiaries gather their Medicare card along with information on their current medications for reference as they use the online tools. Additional useful information to have at hand may include mailings they have received from Medicare, Social Security, or their current drug plan. The annual open enrollment period begins Nov. 15 and runs through Dec. 31, 2008. Beneficiaries who wish to enroll for the first time or change their coverage for 2009 should do so by early December to ensure a smooth transition in the new plan year.

People without Web access can get the same information provided by the online plan comparison tools by calling 1-800 MEDICARE (1-800-633-4227), by visiting their local State Health Insurance Assistance Program (SHIP) office for free personalized counseling, or by attending one of the thousands of local enrollment events taking place across the country through December 2008.

Beneficiaries can also get detailed plan information and tips on selecting a plan through the 2009 *Medicare & You* handbook, arriving in mailboxes later this month. The handbook includes tips on selecting a plan and an overview of plan options. Beneficiaries already enrolled in a Part D plan or health plan will also receive an Annual Notice of Change that describes any changes in the benefits of their current plan. Beneficiaries will find contact information for their state's SHIPs in their handbook or at

<http://www.medicare.gov/Contacts/Include/DataSection/Results/Results.asp?language=English&Organizations=F%7CSHIP+--+State+Health+Insurance+Assistance+Program&State=Select+All+States&Type=ORGANIZATION>.

CMS anticipates that the Plan Finder site will average close to one million page views per week, similar to the volume experienced last year. For the 2008 plan year, more than half a million people enrolled online, a 49 percent increase over the number who enrolled online for the 2007 plan year. More than 5.8 million people with Medicare have enrolled online in a drug plan since the program began.

Medicare beneficiaries with limited income and resources, and those who are dually eligible for both Medicare and Medicaid, may qualify for extra help paying for their Part D premium through the low-income subsidy (LIS), provided by Medicare. CMS' Web site is a comprehensive resource for beneficiaries who are eligible for Medicare's extra help. This information will help Medicare partners identify and counsel LIS eligible beneficiaries who are experiencing a change in their LIS status. The site also includes an annual LIS Outreach Toolkit providing LIS data in both interactive maps and sortable spreadsheets.

“In addition to urging beneficiaries to explore their options now, I want to assure seniors that the marketing of 2009 plans will be under tough, new marketing requirements from CMS,” said Weems. “These requirements are intended to protect Medicare beneficiaries from deceptive or high-pressure marketing tactics by insurance companies and their agents. We are broadening our oversight of plans, including expanding our ‘secret shopper’ program.”

For more information and to view the plan finder tool please visit:

<http://www.medicare.gov/MPDPF>.

The LIS Outreach Toolkit can be accessed at:

<http://www.cms.hhs.gov/limitedincomeandresources/>

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