

Step-by-Step Guide: How to Determine Which Medicare Part D Drug Plan is Best for You

By Bob Neaderthal, M.D.

Dr. Bob Neaderthal is a physician of internal medicine in Nashville, Tenn. He is a member of The Temple (www.templenashville.org), Nashville's oldest and largest Jewish congregation that concerns itself with the well being of seniors through its Social Action Committee. Its Social Action Committee annually sponsors for its senior members a complimentary Medicare Part D prescription evaluation that is conducted by Dr. Neaderthal.

EDITOR'S NOTE: It is recommended to seniors to do an annual evaluation of their prescribed drugs using this guide to determine if there are better plans available each year that could save them more money on their prescriptions. Each year many seniors change plans and save hundreds or even thousands of dollars.

INTRODUCTION

In 2005, Medicare launched a new program called, Medicare Part D, to assist seniors who have difficulty paying for their prescription drugs. In helping Medicare recipients decide which of the plans is the most economical for them, Medicare also initiated a website program.

Since there are now over 50 Medicare Part D drug plans in Tennessee from which to choose, it is critical that every senior use the website to help make this important decision. We have found that using any other method to decide which plan to join can result in paying thousands of dollars too much for drugs.

This document shows in easy-to-use steps how to discover which plan is the best for you.

STEP 1

Visit, www.medicare.gov, then click on the first topic: Compare Drug and Health Plans (in the middle of the page).

STEP 2

You will be taken to a page called, “Medicare Plan Finder.” Enter your Zip Code and click on “Find Plans”

STEP 3

On the page that reads, “Step 1 or 4: Enter Information”, complete the two questions. If you are in traditional Medicare, click “Original Medicare.” If you are in a Medicare Advantage plan, click “Medicare Health Plan”. The second question deals with any financial assistance you may be getting to help pay your Medicare. If you are not getting outside help, click “I don’t get any extra help.” Note if you get help through a medigap (supplemental policy) that does not count for medicines.

STEP 4

The next page is called “Enter your Drugs” On this page, carefully write the name of one of your medicines in the box. If there are more than one preparation of the drug you entered, the program will ask you to clarify which preparation you take. Pick the correct preparation and click on “Add Drug.” A pop up window will ask you to select the dosage of the medicine and the frequency. For example if you take your medicine once a day, the frequency should be 30 every month. If you take a pill once a week, that would be 4 every month. Keep entering names of drugs into the “Name of Drug” until you have listed all of your medicines. Then press “My drug list is complete.” If you are taking any over-the-counter drugs or vitamins, they should not be listed because the Medicare Drug Plan covers only prescription drugs.

STEP 5 – Select your pharmacies

The next field allows you to see if your drug store is included in that zip code. If your pharmacy is not listed, it may be because the zip code radius is too small. The program will list drug stores within .5 miles of your zip code. You may change the .5 to 3.5, 4.5, or 5.5 miles, and will then see a larger number of drug stores. When you have found your drug store, click on “Continue to Plan Results” at the bottom.

Step 6: Refine your plan results:

If you have traditional Medicare, put an x in the box that reads “Prescription Drug Plans (with Original Medicare). If you are in a Medicare Advantage plan, click on the second choice “Medicare Health Plans with Drug coverage). Do not click on more than one box. Then click on the brown “Continue to Plan Results”

STEP 7 - How to Interpret the Personalized Plan List

The table starts with “Your Current Plan” which you may skip. Below that is a list of 10

plans, entitled “Prescription Drug Plans.” They are listed in the order of yearly cost from the lowest in cost to the more costly. Each plan will provide the annual cost from the drug store, and below that the annual cost is you use mail order.

The details of each plan are listed in the second column: It gives the monthly premium. Next to that column is provided the yearly deductible, a copayment, and next to that any restrictions to the plan. The last column gives an overall plan rating.

If you click on the name of any drug plan the details of that plan will open up to tell you more plus a telephone number for signing up. You can compare the annual cost using a drug store to the cost using mail order. A BAR GRAPH will show you the total cost (premium cost plus the medicine prices) each month for the entire year.

Final note: once you have decided on a health plan, call the Nonmember telephone number if you are not yet a member.

A Community Service of The Temple

To learn more about Dr. Bob Neaderthal’s efforts with seniors, he may be reached at bobneaderthal@comcast.net, or contact The Temple’s Social Action Committee Chair, Carol Fradkin, at fradc@yahoo.com.



Congregation Ohabai Sholom
5015 Harding Road
Nashville, TN 37205 615/352-7620

Visit our website at: www.templenashville.org