

# Outreach & Education

- Because the IRA passed in August 2022, after plans submitted their annual Plan Bid Packages, the plan data displayed in the Medicare Plan Finder won't reflect the IRA insulin cost-sharing cap. Plan Finder only displays the costs included in the annual plan bids, and those bids can't be updated outside of the annual process.
- However, at the point of sale or at a pharmacy, people with Medicare won't pay more than the \$35 cost-sharing cap and deductibles won't be applied with respect to the covered insulin products.
- Outreach plans include:
  - [Medicare.gov](https://www.medicare.gov) will describe the new insulin benefit
  - Medicare Plan Finder will use targeted notes (coach marks and footnotes) to alert insulin users as they compare that insulin costs might be different than what is displayed
  - Health plans must update their materials (Evidence of Coverage (EOC), Annual Notice of Change (ANOC), website language, etc.)
  - Use emails, social media, and local events to promote new benefits
  - Encourage people with Medicare who take insulin to get help comparing plans this year through 1-800-MEDICARE or a SHIP counselor



## **Lesson 2**

# **Using the Medicare Plan Finder for Drug Coverage this Open Enrollment Period (OEP)**

# Information & Help in the Open Enrollment Period (OEP)

- [Medicare.gov](https://www.medicare.gov)
- Medicare Plan Finder at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)
- 1-800-MEDICARE (1-800-633-4227); TTY: 1-877-486-2048
  - Customer service assistance for choosing a plan & enrolling
  - Available 24 hours a day, 7 days a week (closed Thanksgiving Day)
  - Language line interpreters for more than 200 languages



# Medicare.gov Homepage

**Alert** Boost your protection from COVID-19. [Find out how Medicare can help.](#)

Open Enrollment starts October 15

**Welcome to Medicare**

Get Started with Medicare

- Log in or create an account**  
Access your information anytime, anywhere  
[Log in/Create Account](#)
- Find health & drug plans**  
Find & compare plans in your area  
[Find Plans Now](#)
- Find care providers**  
Compare hospitals, nursing homes, & more  
[Find Providers Near Me](#)
- Talk to someone**  
Contact Medicare & other helpful resources  
[Get Help](#)

# What is the Medicare Plan Finder?

- An online searchable tool on the official government [Medicare.gov](https://www.Medicare.gov) website
- Available for users logged in to their Medicare Account (best experience) and for guest users
- Allows users to compare Medicare health and drug plan options
  - Medicare Advantage Plans
  - Medicare drug plans
  - Medicare Supplement Insurance (Medigap) policies
- Provides detailed information on coverage, costs, and benefits of different plan options in your area based on your prescriptions
- Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find plans in your area

# What You Need Before You Get Started

- ZIP code
- List of prescription drugs with dose
- Pharmacy preferences
- Medicare account login information
- Other helpful information
  - Medicare card (Medicare Number)
  - Other health or drug insurance cards
  - Information about any assistance programs you use (Medicaid, Extra Help (also known as Low Income Subsidy (LIS)), State Pharmacy Assistance Program)

# Plan Finder Steps

1. Enter personal information
2. Enter/review drugs by name, dose, and quantity
-  3. Remove or don't enter any insulin drugs
4. Select pharmacies
5. Review search results
6. Compare plans using default sort (total cost)
7. Review plan details



Step applies to people who take insulin

## Plan Finder Steps (continued)

8. Identify the lowest-cost plan options (not including insulin)

 9. To estimate max cost including insulin, add \$420 (\$35 max per month) per insulin product to the total annual out-of-pocket costs

 10. Update the drug list with the insulin products and dosage you take to see if the product is covered by the plan

11. Save or print plan details

 12. Contact the plan (confirm insulin pricing and pharmacy choice)

13. Enroll

 Step only applies or applies differently to people who take insulin

# Redesigned Medicare Plan Finder Home Page

Explore your Medicare coverage options



Don't have Medicare Part A or B yet?  
Get started with Medicare.

Find Medicare health & drug plans

Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log in

Don't have an account? [Create one.](#)

Continue without logging in

ZIP CODE

PLAN TYPE

Select a plan type



Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan?](#)

Start

Log into Medicare account or create an account

1

Or continue without logging in

2

Explore your Medicare coverage options

Don't have Medicare Part A or B yet?  
Get started with Medicare.

Find Medicare health & drug plans

Use your account

Save time by logging in

- Get a summary of your current coverage
- Use your saved drugs & pharmacies to compare plan costs

Log in

Don't have an account? [Create one.](#)

Continue without logging in

ZIP CODE

PLAN TYPE

Select a plan type

Next, you can add your drugs and pharmacies for personalized cost information. [Need help picking a plan?](#)

Start

Choose type of plan to review

3

# Things to Consider

## Can't save drug list if you “*continue without logging in*”

Will be able to see plan and coverage information to make an enrollment choice

- In order to save the drug list, you must login or create a Medicare Account
  - Doing this will show your drug list from prior year's claims
  - You need to update it with any new drugs/dosages
  - Remove any insulin products and vaccines before the initial OEP search\*

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\* Revised step for this year