

Medicare Part D

Enrollment starts Tuesday, but take time to study options, experts say

By Jane Erikson
ARIZONA DAILY STAR

Enrollment starts Tuesday for the new Medicare Part D prescription-drug benefit that starts Jan. 1.

But the vast number of Part D plans — including more than 50 in Pima County — has so confused seniors that only one in five plan to sign up.

That's according to a survey by the Kaiser Family Foundation and the Harvard School of Public Health, which interviewed 800 seniors by phone in late October. Sixty-one percent said they had little or no understanding of how Part D will work.

It will offer prescription-drug coverage to all 43 million senior and disabled Americans on Medicare — a first in the program's 40-year history.

For coverage to start Jan. 1, beneficiaries need to sign up by Dec. 31. Those who miss the Dec. 31 deadline will have until May 15 to sign up for coverage that starts later in 2006.

Officials with the Centers for Medicare and Medicaid Services are urging seniors to take a few more weeks to study their options instead of rushing to sign up as early as Tuesday.

Drew Altman, Kaiser Foundation president, said last week: "A lot of seniors are wary of all the plan choices. It's between 40 and 80 in most places, depending on how you count."

When informed of that, 73 percent of survey respondents said having so many choices "makes it confusing and difficult to pick the best plan."

Confusion is so common, "if people had to make a selection today, an awful lot of people wouldn't do it," said Harvard health-policy professor Robert Blendon. "If by May we still have millions of people who haven't signed up, this will be considered an enormous failure of government."

On a more hopeful note, 47 percent of those who say they do understand Part D view the benefit favorably, the survey found. It also found:

- Half of those who will qualify for low-income assistance — generally, single people living on \$1,200 a month or less, or married couples with \$1,600 a month or less — do not know they are eligible for help.

They can contact the Social Security Administration to apply for the low-income subsidy. The number to call is 1-800-772-1213. Or you can apply in person at Social Security offices in Tucson at 3500 N. Campbell Ave. or 2716 S. Sixth Ave.; or at any office of AHCCCS, the Arizona Health Care Cost Containment System; or DES, the Department of Economic Security.

- Of those who plan to enroll in a Part D plan, 35 percent said the out-of-pocket costs the plan will charge will be the most important factor they consider.

Another 19 percent said they would decide based on which drugs a plan covers, and 16 percent said the amount of monthly premium they would have to pay would be most important.

But beware of trade-offs, experts warn. If a plan offers lower prices on prescription drugs, it may charge more in monthly premiums — or for doctor visits or hospital stays. People on Medicare need to consider all their health-care needs before making a decision.

Those enrolled in a Medicare Advantage Plan with prescription-drug coverage this year — HealthNet's Senior Care or PacificCare's Secure Horizons, for example — don't have to select a new plan for 2006.

They will automatically be enrolled in a Senior Care or Secure Horizons plan including Part D on Jan. 1. They can also choose a different plan. But they need to choose a Medicare Advantage plan to get the range of benefits they have this year.

Medicare's Web site — www.medicare.gov — enables people to learn about plans offered in their ZIP codes, and to check a "Formulary Finder" to learn which plans cover their medications.

The reality is, "76 percent of seniors have never been online once in their lives," Altman said.

Nevertheless, he said, Medicare has "performed heroically" to get Part D up and running by the deadline set by Congress in November 2003.

Contact reporter Jane Erikson at 573-4118 or at jerikson@azstarnet.com.

Stand-alone prescription-drug plans

These plans provide coverage for drug costs only. If you choose one of these plans, you will need another plan to cover doctor visits, hospital stays and other health care. Each of these plans is available statewide.

DRUG PLAN	PHONE NUMBER	MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	COPAYS	"DOUGHNUT HOLE" COVERAGE	MAIL ORDER
Aetna Medicare Rx Essentials	1-800-445-1796	\$28.42	\$250	\$5 to \$25	None	Yes
Aetna Medicare Rx Plus	1-800-445-1796	\$38.10	\$0	\$7 to \$35	Generics only	Yes
Aetna Medicare Rx Premier	1-800-445-1796	\$53.20	\$0	\$2 to \$40	Generics only	Yes
Cignature Rx Value Plan	1-800-735-1459	\$32.30	\$250	\$4 to \$40	None	Yes
Cignature Rx Plus Plan	1-800-735-1459	\$37.64	\$0	\$5 to \$50	None	Yes
Cignature Rx Complete Plan	1-800-735-1459	\$44.76	\$0	\$5 to \$50	Generics only	Yes
Coventry AdvantraRx Value	1-800-882-3822	\$18.46	\$0	\$14 to \$44	None	Yes
Coventry AdvantraRx Premier	1-800-882-3822	\$29.56	\$0	\$5 to \$65	None	Yes
Coventry AdvantraRx Premier Plus	1-800-882-3822	\$41.47	\$0	\$0 to \$66	None	Yes
Fox Rx Care	1-888-369-7979	\$60.53	\$250	\$1 to \$5	None	Yes
Health Net Orange	1-800-422-7311	\$17.40	\$0	\$5 to \$34	None	Yes
Health Net Orange	1-800-422-7311	\$21.65	\$0	\$5 to \$60	None	Yes
Humana PDP Standard	1-800-833-2364	\$6.14	\$250	\$0 to \$60	None	Yes
Humana PDP Enhanced	1-800-833-2364	\$11.58	\$0	\$0 to \$60	None	Yes
Humana PDP Complete	1-800-833-2364	\$53.54	\$0	\$0 to \$60	Generics and Brands	Yes
Medco Health Solutions YOURx Plan	1-800-758-3605	\$31.23	\$250	\$4 to \$17	None	Yes
Memberhealth Community Care Rx Basic	1-866-684-5353	\$27.89	\$250	\$0 to 25 percent	None	No
Memberhealth Community Care Rx Choice	1-866-684-5353	\$35.94	\$250	\$4 to \$20	None	No
Memberhealth Community Care Rx Gold	1-866-684-5353	\$39.98	\$100	\$4 to \$25	None	No
PacificCare Saver	1-800-943-0399	\$25.99	\$0	\$7.50 to \$53.35	None	Yes
PacificCare Select	1-800-943-0399	\$35.19	\$0	\$7.50 to \$68.90	None	Yes
PacificCare Comprehensive	1-800-943-0399	\$38.92	\$0	\$7.50 to \$53.20	Generics Only	Yes
Prescription Pathway Silver (Marquette)	1-800-845-2551	\$36.76	\$250	\$4 to \$29	None	Yes
Prescription Pathway Gold (Marquette)	1-800-845-2551	\$48.53	\$0	\$4 to \$29	None	Yes
Prescription Pathway Platinum (Marquette)	1-800-845-2551	\$64.86	\$0	\$4 to \$42	None	Yes
Prescription Pathway Bronze Plan (Penn Life)	1-800-765-8900	\$27.30	\$250	25 percent	None	Yes
Prescription Pathway Silver Plan (Penn Life)	1-800-765-8900	\$36.69	\$250	\$5 to \$28	None	Yes
Prescription Pathway Gold Plan (Penn Life)	1-800-765-8900	\$48.47	\$0	\$5 to \$28	None	Yes
RxAmerica Advantage Star Plan	1-877-279-0370	\$27.92	\$250	25 percent	None	Yes
RxAmerica Advantage Freedom Plan	1-877-279-0370	\$30.59	\$250	25 percent	None	Yes
Sierra Rx	1-866-789-0565	\$22.28	\$250	\$22.28 to \$29	None	Yes
SilverScript	1-866-552-6106	\$26.88	\$250	\$8 to 25 percent	None	Yes
SilverScript Plus	1-866-552-6106	\$54.11	Reduced	\$8 to \$60	None	Yes
Sterling Plus Rx	1-888-858-8572	\$50.16	Reduced	\$10 to \$25	None	Yes
Unicare Medicare Rx Rewards	1-866-892-5335	\$21.43	\$250	\$5 to \$25	None	Yes
Unicare Medicare Rx Rewards Plus	1-866-892-5335	\$29.20	\$0	\$10 to \$30	None	Yes
Unicare Medicare Rx Rewards Premier	1-866-892-5335	\$38.92	\$0	\$10 to \$60	Generics only	Yes
United American	1-866-524-4169	\$32.02	\$0	\$9 to \$60	None	Yes
United Healthcare/AARP	1-888-867-5564	\$24.43	\$0	\$5 to \$56	None	Yes
United Medicare MedAdvance	1-888-867-5564	\$27.90	\$0	\$10 to \$53	None	Yes
WellCare Signature	1-888-423-5252	\$27.97	\$0	\$0 to \$70	None	Yes
WellCare Complete	1-888-423-5252	\$42.43	\$0	\$0 to \$50	None	Yes
WellCare Premier	1-888-423-5252	\$44.99	\$0	\$0 to \$60	None	Yes

Medicare Advantage prescription-drug plans: Pima County

These plans provide coverage for drug costs as well as doctor visits, hospital stays and other health care. The information in this chart pertains to these plans in Pima County only.

DRUG PLAN	PHONE NUMBER	MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	COPAYS	"DOUGHNUT HOLE" COVERAGE	MAIL ORDER
Health Net Preferred Plus	1-800-333-3930	\$57	\$0	\$0 to \$67	None	Yes
Health Net SeniorCare	1-800-333-3930	\$0	\$0	\$5 to \$63	None	Yes
Health Net SeniorCare Complete	1-800-333-3930	\$0	\$0	\$0 to \$67	None	Yes
Humana Gold Choice	1-800-833-2364	\$0	\$0	\$5 to \$60	None	Yes
Humana Gold Choice	1-800-833-2364	\$14.51	\$0	\$5 to \$60	None	Yes
HumanaChoice	1-800-833-2364	\$58	Reduced	25 percent	None	Yes
HumanaChoice	1-800-833-2364	\$67	\$0	\$5 to \$60	None	Yes
Secure Horizons Classic Plan	1-800-385-5588	\$0	\$0	\$8.50 to 50 percent	None	Yes
Secure Horizons Classic Enhanced Plan	1-800-385-5588	\$50	\$0	\$8.50 to 50 percent	Generics only	Yes
Sierra Spectrum	1-800-274-6648	\$39	\$0	\$7 to \$30	None	Yes

Medicare Advantage prescription-drug plans — Pinal County

These plans provide coverage for prescription drugs, hospital stays, doctor visits and other health care.

DRUG PLAN	PHONE NUMBER	MONTHLY PREMIUM	ANNUAL DEDUCTIBLE	COPAYS	"DOUGHNUT HOLE" COVERAGE	MAIL ORDER
Aetna Golden Medicare Value	1-800-445-1796	\$100	\$250	\$5 to \$25	None	Yes
Aetna Golden Choice Value	1-800-445-1796	\$150	\$250	\$5 to \$25	None	Yes
Health Net Preferred Plus	1-800-333-3930	\$57	\$0	\$0 to \$67	None	Yes
Health Net SeniorCare	1-800-333-3930	\$0	\$0	\$5 to \$63	None	Yes
Health Net SeniorCare Complete	1-800-333-3930	\$0	\$0	\$0 to \$67	None	Yes
Humana Gold Choice	1-800-833-2364	\$0	\$0	\$5 to \$60	None	Yes
Humana Gold Choice	1-800-833-2364	\$14.51	\$0	\$5 to \$60	None	Yes
HumanaChoice	1-800-833-2364	\$58	Reduced	25 percent	None	Yes
HumanaChoice	1-800-833-2364	\$67	\$0	\$5 to \$60	None	Yes
Secure Horizons Classic	1-800-385-5588	\$0	\$0	\$8.50 to 50 percent	None	Yes
Secure Horizons Classic Enhanced	1-800-385-5588	\$49	\$0	\$8.50 to 50 percent	Generics only	Yes

NOTES: **CO-PAYS** listed on these charts are the lowest and highest amounts you would pay for a 30-day (one month) supply of a prescription drug that you purchase in a pharmacy. Other co-pays may be applied to "specialty drugs," including some injectable drugs. Some plans will offer some **DOUGHNUT HOLE COVERAGE** to help lower your out-of-pocket costs after your total drug costs reach \$2,250, and until they reach \$5,100. **MAIL ORDER** refers to whether a plan includes the option to order medications by mail for additional savings. The information in these charts is from Medicare and the health plans listed.