

MEDICARE – Part D Prescription Drug Coverage 2017 Alaska Options

Alaska's
Medicare Information Office



Anchorage: **907.269.3680** Toll-free statewide: **800-478-6065**

Online: **medicare.alaska.gov**

Oct. 15 through Dec. 7, 2016 is the Medicare Part D 2017 Annual Enrollment Period. This is the ideal time for all people on Medicare to consider whether they have the best prescription drug coverage available. Other times to enroll in Part D are when you are first eligible for Medicare and you join during your Initial Enrollment Period (the 7 months around your birthday month) and during a Special Enrollment Period such as if you've lost creditable prescription drug coverage from an employer or union, you've moved from your service area, or you moved in or out of, or live in, a long term care facility.

What is the "best plan?" The plan that:

1. covers your individualized prescription needs on the plan's formulary (list of covered medications);
2. works with your pharmacy;
3. gives you retail or mail order service as you prefer;
4. has a pricing structure that works for you. (low premiums but high deductible, high premium but no deductible or something in-between)

All Part D plans have a fixed monthly premium. Medicare beneficiaries may pay a deductible and pay a co-payment cost at the pharmacy or to the plan if you use their mail-order service. Some people with very expensive medications may hit the Coverage

Gap (donut hole) and have to cover the costs of their medications for a period of time before satisfying the gap and entering the catastrophic coverage period by paying a low rate for the remainder of the year.

Do you qualify for Extra Help?

You qualify automatically if you are on Medicaid, SSI or the Medicare Savings Program. If not, see if you may meet the income and asset levels below. You may qualify for Extra Help if:

- you are single and your monthly gross income is less than \$1,875 and you have no more than \$13,640 in assets (don't count the value of your own home or car).
- you are married and your monthly gross income as a couple is less than \$2,523 and you have no more than \$27,250 in assets (not counting your own home or car).

You can use medicare.gov or check with the plan you are in to be assured that your medications will be covered next year. If you have a Part D Card (it will say MedicareRX) the customer service number is the best way to reach the company or use their website. Since your medication needs may vary each year and the plan's pricing can change and their formulary can change you'll want to be sure to compare what's available in 2017 with what you currently have in 2016.

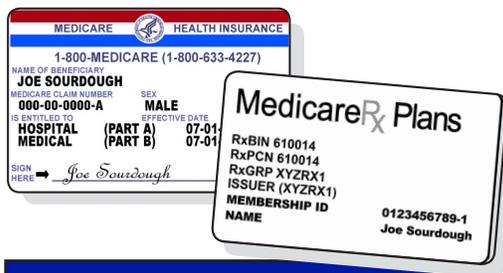
If you need assistance with this or any aspect of Medicare, please get out your red, white and blue Medicare card and a list of your prescriptions, and contact your nearest Medicare Counseling office:

Anchorage (907) 770-2027	Juneau (907) 523-4431	Fairbanks (907) 479-7940	Wasilla (907) 373-3632	Kenai (907) 262-6333
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Your State of Alaska Medicare Information Office is here for you. Let us get you the help you need.

- **Judith Bendersky**, MPH, Gerontologist,
Health Program Manager
- **Jeanné Larson**, Health Program Associate
- **TJ Zielinski**, Administrative Assistant

Call us in Anchorage: **907-269-3680**
or statewide toll-free: **800-478-6065**



2017 Alaska Medicare Part D Options

Choosing a Medicare Drug Plan can be confusing. We are here to assist you with all your Medicare questions. If you call us please have your red, white and blue Medicare card handy and a list of your prescriptions. Call **1-907-269-3680** in Anchorage or **1-800-478-6065** Alaska statewide.

PLAN Name & Contract ID	Company Name & Phone Number	With Extra Help or Medicaid	Monthly Premium	Annual Deductible
Aetna Medicare Rx Saver (5810-68)	Aetna Medicare 1-800-832-2640		\$38.40	\$400.00
Cigna-HealthSpring Rx Secure (S5617-227)	Sanctioned, not taking new enrollments	YES	\$17.90	\$400.00
Cigna-HealthSpring Rx Secure-Extra (S5617-279)	Sanctioned, not taking new enrollments		\$50.60	\$50.00
EnvisionRxPlus Silver (S7694-34)	EnvisionRx Plus 1-866-250-2005	YES	\$35.70	\$400.00
Express Scripts Medicare – Choice (S5660-204)	Express Scripts Medicare 1-866-477-5704		\$88.50	\$350.00
Express Scripts Medicare – Value (S5660-136)	Express Scripts Medicare 1-866-477-5704		\$50.00	\$400.00
First Health Part D Premier Plus (S5768-196)	First Health Part D 1-877-815-8163		\$108.30	\$0.00
First Health Part D Value Plus (S5768-197)	First Health Part D 1-877-815-8163		\$59.80	\$0.00
Humana Enhanced (S5884-94)	Humana Insurance Co 1-866-205-0000		\$70.40	\$0.00
Humana Preferred Rx Plan (S5884-116)	Humana Insurance Co. 1-866-205-0000	YES	\$26.80	\$400.00
Humana Walmart Rx Plan (S5884-180)	Humana Insurance Co. 1-866-205-0000		\$17.00	\$400.00
SilverScript Choice (S5601-68)	Silverscript Health 1-866-235-5660		\$54.40	\$400.00
AARP Medicare Rx Preferred (S5820-33)	UnitedHealthcare 1-888-857-5564		\$74.70	\$0.00
AARP MedicareRx Saver Plus (S5921-377)	UnitedHealthcare 1-888-867-5564	YES	\$36.10	\$400.00
AARP MedicareRx Walgreens (S0522-77)	United Healthcare 1-888-857-5564		\$22.40	\$400.00
Symphonix Value Rx (S0522-47)	United Healthcare 1-888-857-5564		\$39.40	\$400.00
WellCare Classic (S4802-96)	WellCare 1-888-293-5151	YES	\$34.50	\$400.00
WellCare Extra (S4802-130)	WellCare 1-888-293-5151		\$77.50	\$0.00

Notes for Medicare counselors:

Cigna plans are sanctioned and not accepting new enrollments until further notice.

Part D Changes from 2016-2017:

The 2016 plan named *Symphonix PrimeSaver Rx (S0522-77)* is now *AARP Medicare Rx Walgreens (S0522-77)*.

Symphonix Value Rx (S0522-47) is no longer a Full Extra Help plan in 2017. People in this plan may get an *LIS Chooser's Notice (tan)* or a *Reassignment Notice – Premium Increase (blue)*. The company name is now *United Healthcare for the Symphonic Value Rx plan*. Please assist people with this transition by using Planfinder.

There are only 4 Extra Help plans in 2017 (unless sanction is lifted and Cigna becomes available for enrollment). If a person has Full Extra Help (Medicaid, LIS, SSI, MSP) they will have \$0 premium with any one of these: *Envision Rx Plus, Humana Preferred Rx, AARP Medicare Rx Saver Plus, WellCare Classic*.

* Premium Subsidy by State of Alaska for 2017 is \$34.07 which covers the basic benefit of the plan

Part D Benefit Periods:

1. Initial Deductible: Beneficiary pays 100% to satisfy the deductible. *not all plans have a \$400 deductible.
2. Initial Coverage Period: Cost of covered drugs are shared: 25% by beneficiary, 75% by plan.
3. Coverage Gap (donut hole) period – once the cost of drugs reach \$3,700 a person goes into Coverage Gap; once a person spends \$3,725 (during the Coverage Gap) they enter the final benefit period. During the Coverage Gap a person pays 51% for generics and 40% for brand-name drugs.
4. Catastrophic Benefit Period: Cost of covered drugs are \$3.30/generic copay; \$8.25/brand-name drugs OR 5%, whichever is greater.