

SPECIAL EDITION OF NMHA'S E-BULLETIN: NAVIGATING THE CMS PLAN FINDER

Welcome

The National Mental Health Association is a leading voice in ensuring that the scope and implementation of the Medicare Rx benefit meets the needs of beneficiaries with mental health disorders, particularly those who are dual eligibles. To help consumers and advocates with the approaching enrollment period, NMHA has created the “*Get Educated, Get Enrolled*” Medicare Rx Benefit Campaign. As part of the campaign, we will send out regular email bulletins with program updates and new resources. Please forward the bulletin to others in your community and encourage them to subscribe by emailing shcrinfo@nmha.org.

Countdown

20 days until enrollment begins (November 15, 2005)

47 days until the new prescription drug benefit begins (January 1, 2006)

This special edition E Bulletin highlights the The Medicare Prescription Drug Finder available now online at Medicare.gov. The next bulletin will occur the week of October 31.

On October 17, CMS released the long-awaited Plan Finder tool to assist Medicare beneficiaries with reviewing their prescription drug plan options. Users should be aware that while the initially released tool could not search multiple medications simultaneously, that function has been corrected. CMS is aware of several functional problems and continues to refine the site. While this can create confusion for many users of the site, this bulletin tries to clarify the links and point out some specific information of interest to individuals with mental illnesses.

The **plan finder** can be found at

<http://www.medicare.gov/MPDPF/Public/Include/DataSection/Questions/Questions.asp>.

Individuals can conduct a personalized search by entering their Medicare insurance information and zip code. They will need their Medicare claim number found on their Medicare insurance card, a list of their medications, and the doses of the medications. Individuals can also conduct a general search but cannot search for multiple medications with this tool (see formulary finder, below). This involves multiple screens and requires the individual to go to the individual plan formularies to verify information on prior authorization requirements and co-payment tiers.

The **formulary finder** allows individuals to search available plans by the list of medications the individual is currently using. The direct link to the formulary finder is:

<http://plancompare.medicare.gov/formularyfinder/selectstate.asp>. The user may list multiple medications and may view the results according to the exact dosages they take or based on the most common dose as covered by the formulary. The formulary finder gives the user a list of plans which cover all or some of the medications in the person's list. The tool also identifies whether those medications are have co-payment tiers; and whether the medications require prior authorization or step therapy. Individuals will have to access the specific formulary of a specific

plan to get details for the copayment amounts and prior authorization requirements either by calling the plan or using the plan finder tool above.

To quickly find a list of plans offered in your state/region, use the following link:

<http://www.medicare.gov/MPDPF/Public/Include/DataSection/Results/ListPlanByState.asp?dest=Nav|Home|State|ListPlanByState#TabTop> This chart contains information about contacting the plan by phone as well as general information about premiums and deductibles.

For basic information about plan costs, the enrollment process, key information, glossary of terms, and additional information, go to:

<http://www.medicare.gov/MPDPF/Shared/Static/Resources.asp?dest=Nav|Home|Resources|Resources#TabTop>

A detailed state by state breakdown of Medicare Advantage (MA) Cost Plans and Demonstrations and Stand-Alone Prescription Drug Plan (PDP) Organizations can be found at <http://www.medicare.gov/medicarerereform/map.asp>. The Stand Alone PDP information includes approved plans, monthly premium and annual deductible information, and coverage information such as whether only generics are required during the coverage gap and whether mail order is offered. Note that there is a column designating which plans have no premium cost for those receiving the Extra Help, including those with Medicaid and Medicare.

Get Educated, Get Enrolled e-bulletin is a project of the [National Mental Health Association](http://www.nmha.org), the country's oldest and largest nonprofit organization addressing all aspects of mental health and mental illness. To subscribe, email us at shcrinfo@nmha.org. For further information on the Medicare Rx benefit, go to <http://www.nmha.org/medicare>