

Medicare Plan Finder Plan Choice

Office of Communications
Web and New Media Group

California Health Benefit Exchange Board Meeting
October 30, 2012



Agenda/Approach

- Overall Approach/History
- Recent Updates
- Best Practices & Lessons Learned
- Guided process
 - Drug & Pharmacy Integration
 - Current Plan Integration
 - Filters
- Default displays
 - Cost (OOPC)-based
 - Sort Options
- Customer Service Experience/Infrastructure
 - Single Interface for all users

Recent changes

- Testing findings:
 - Initial Display of Plans can be “Overwhelming”
 - Functionality not always used
- Customer Support Personnel feedback
 - Not overwhelmed, want more info displayed
- 2012 Changes
 - Streamlined workflow, filters, & display
 - De-cluttered text and links
 - Plan Ratings Emphasized
 - Medicare.gov redesign

Updated Sort Option for Medicare Health Plans (Before/After)

Medicare Advantage Plans without Drug Coverage offer only health coverage
There are 9 plans in 10021 that match your preferences. [View 10](#) [View 20](#) [View 50](#)
[View plan quality and performance ratings for all Medicare Health Plans without Drug Coverage](#)

[Compare Plans](#) Sort Results by **Lowest Estimated Annual Health and Drug Costs**

Healthfirst Coordinated Benefits Plan (HMO) (H3359-027-0)
Organization: Healthfirst Medicare Plan

	Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance:[?]	Health Benefits: [?]
<input type="checkbox"/>	Retail Annual: \$1,198 Rest of 2012: \$899 Mail Order Annual: N/A Rest of 2012: N/A	\$0.00 Drug: N/A Health: \$0.00	Annual Drug Deductible: N/A Health Plan Deductible: \$0 Drug Copay/Coinsurance: N/A	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$6,700 In-Network D V H

PPO I (PPO) (H5528-001-0)
Organization: EmblemHealth Medicare PPO

	Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance:[?]	Health Benefits: [?]	Drug Coverage: [?] and Drug Restrictions: [?]	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
<input type="checkbox"/>	Retail Annual: \$1,198 Rest of 2012: \$899 Mail Order Annual: N/A Rest of 2012: N/A	\$0.00 Drug: N/A Health: \$0.00	Annual Drug Deductible: N/A Health Plan Deductible: \$0 Drug Copay/Coinsurance: N/A	Doctor Choice: Any Doctor Out of Pocket Spending Limit: \$3,400 In-Network \$5,100 In and Out-of-Network D V	N/A	\$3,400 Includes \$1,198 for drug costs	★★★ 3 out of 5 stars

Empire MediBlue Essential (HMO) (H3370-019-0)

Medicare Health Plans without Drug Coverage [Plan Ratings](#)

There are 9 plans in 10021 that match your preferences. [View 10](#) [View 20](#) [View 50](#)

[Compare Plans](#) Sort Results by **Lowest Estimated Annual Health and Drug Cost** [Sort](#)

Healthfirst Coordinated Benefits Plan (HMO) (H3359-027-0)
Organization: Healthfirst Medicare Plan

	Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles: [?]	Health Benefits: [?]	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
<input type="checkbox"/>	Retail Annual: N/A Rest of 2012: N/A	\$0.00	Health Plan Deductible: \$0	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$6,700 In-Network D V H	\$0,700 In-Network D V H	★★★ 3 out of 5 stars

PPO I (PPO) (H5528-001-0)
Organization: EmblemHealth Medicare PPO

	Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles: [?]	Health Benefits: [?]	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]	
<input type="checkbox"/>	Retail Annual: N/A Rest of 2012: N/A	\$0.00	Health Plan Deductible: \$0	Doctor Choice: Any Doctor Out of Pocket Spending Limit: \$3,400 In-Network \$5,100 In and Out-of-Network D V	\$2,200	★★★ 3 out of 5 stars	Enroll



Lowest Estimated Annual Health and Drug Costs

Lowest Monthly Premium

Overall Plan Rating

Plan Name

Lowest Estimated Annual Health and Drug Cost

Lowest Health Plan Deductible

Move Overall Plan Ratings Up in Sort Options (After)

Prescription Drug Plans Plan Ratings

There are 30 plans in 22033 that match **Offer only drug coverage** 10 [View 20](#) [View 50](#)

[Compare Plans](#) **Sort Results By** [Sort](#)

Community CCRx Basic (PDP) (S5803-07) [Select to compare up to 3 plans](#) PDP by Pennsylvania Life

Estimated Annual Drug Costs: [?]	Monthly Premium: [?]	Deductibles: [?] and Copay [?] / Coinsurance	Plan Name	Plan [?]
Retail Pharmacy Status: Network Annual: \$28 Rest of 2012: \$20 Mail Order Annual: N/A Rest of 2012: N/A	\$0.00	Annual Drug Deductible Drug Copay/ Coinsurance: \$1.10 - \$3.30	Drug Restrictions Off Formulary Drugs Coverage Gap Lowest Remainder Of The Year Retail Costs Lowest Remainder Of The Year Mail Order Costs Drug Restrictions: Yes No Gap Coverage Lower Your Drug Costs N	5 stars Enroll

Updated "View All" to use existing default sort (Before/After)

Medicare Health Plans with Drug Coverage

Medicare Advantage Plans with Drug Coverage offer both health and drug coverage. There are 78 plans in 10021 that match your preferences. [View 10](#) [View 20](#) [View 50](#) [View All](#)
 View plan quality and performance ratings for all Medicare Health Plans with Drug Coverage
 View Plan Medication Therapy Management (MTM) program eligibility information [?]

Compare Plans [D]

Sort Results by [Plan Name]

AARP Medicare Complete Mosaic (HMO) (H3307-015-0)
 Organization: UnitedHealthcare

Estimated Annual Drug Costs:[?]	Monthly Premium:[?]	Deductibles [?] and Drug Copay [?] Coinsurance:[?]	Health Benefits: [?]	Drug Coverage: [?] and Drug Restrictions: [?]	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
Retail Pharmacy Status: Network Annual: \$13 Rest of 2012: \$10 Mail Order Annual: \$4 Rest of 2012: \$3	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$0 Health Plan Deductible: \$0 Drug Copay/Coinsurance: \$1.10 - \$3.30	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$3,200 In-Network D V H	All Your Drugs on Formulary: Yes Drug Restrictions: Yes No Gap Coverage Lower Your Drug Costs	\$1,200	3.5 out of 5 stars Contact Plan to Enroll Click here for more details

AARP Medicare Complete Plan 1 (HMO) (H3307-002-0)
 Organization: UnitedHealthcare

Estimated Annual Drug Costs:[?]	Monthly Premium:[?]	Deductibles [?] and Drug Copay [?] Coinsurance:[?]	Health Benefits: [?]	Drug Coverage: [?] and Drug Restrictions: [?]	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
Retail Pharmacy Status: Network Annual: \$13 Rest of 2012: \$10 Mail Order Annual: \$4 Rest of 2012: \$3	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$0 Health Plan Deductible: \$0 Drug Copay/Coinsurance: \$1.10 - \$3.30	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$5,900 In-Network D V H	All Your Drugs on Formulary: Yes Drug Restrictions: Yes No Gap Coverage Lower Your Drug Costs	\$1,200	3.5 out of 5 stars Contact Plan to Enroll Click here for more details

Medicare Health Plans with Drug Coverage

There are 78 plans in 10021 that match your preferences. [View 10](#) [View 20](#) [View 50](#) [View All](#)

Compare Plans [D]

Sort Results by **Lowest Estimated Health & Drug Costs** [Sort]

Affinity Medicare Solutions (HMO SNP) (H5991-002-0) (SNP)
 Organization: Affinity Health Plan

Estimated Annual Drug Costs:[?]	Monthly Premium:[?]	Deductibles [?] and Drug Copay [?] Coinsurance:[?]	Health Benefits: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
Retail Annual: \$0.00 Rest of 2012: \$0.00*	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$0 Health Plan Deductible: \$0 Drug Copay/Coinsurance: \$1.10 - \$3.30	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$3,400 In-Network D V	All Your Drugs on Formulary: N/A Drug Restrictions: N/A No Gap Coverage MTM Program[?]: Yes	\$1,200	3.5 out of 5 stars Contact Plan to Enroll Click here for more details

Affinity Medicare Ultimate (HMO SNP) (H5991-001-0) (SNP)
 Organization: Affinity Health Plan

Estimated Annual Drug Costs:[?]	Monthly Premium:[?]	Deductibles [?] and Drug Copay [?] Coinsurance:[?]	Health Benefits: [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs:	Estimated Annual Health and Drug Costs: [?]	Overall Plan Rating:[?]
Retail Annual: \$0.00 Rest of 2012: \$0.00*	\$0.00 Drug: \$0.00 Health: \$0.00	Annual Drug Deductible: \$0 Health Plan Deductible: \$0 Drug Copay/Coinsurance: \$1.10 - \$3.30	Doctor Choice: Plan Doctors Only Out of Pocket Spending Limit: \$3,400 In-Network D V H	All Your Drugs on Formulary: N/A Drug Restrictions: N/A No Gap Coverage MTM Program[?]: Yes	\$1,200	3.5 out of 5 stars Contact Plan to Enroll Click here for more details

Cleaner Clearer View of Information

(Before/After)

Prescription Drug Plans

Prescription Drug Plans offer only drug coverage (Part D)

There are 30 plans in **22033** that match your preferences. [View 10](#) [View 20](#) [View 50](#)

[View plan quality and performance ratings for all Prescription Drug Plans](#)

[View Plan Medication Therapy Management \(MTM\) program eligibility information \[?\]](#)

Compare Plans

Sort Results By Lowest Estimated Annual Retail Drug Cost Sort

Community CCRx Basic (PDP) (S5803-076-0)

Organization: Community CCRx PDP by Pennsylvania Life Insurance

	Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles:[?] and Drug Copay	Drug Coverage: [?] and Drug	Overall Plan
<input type="checkbox"/>	Retail	\$0.00	Ann	Hea	Drug
	Pharmacy Status: Network	Drug: \$0.00 Health:N/A	Drug	\$1.3	
	Annual: \$28				
	Rest of 2012: \$20				
	Mail Order				
	Annual: N/A				
	Rest of 2012: N/A				

Prescription Drug Plans

Plan Ratings

There are 31 plans in **21244** that match your preferences. [View 10](#) [View 20](#) [View 50](#)

Compare Plans

Sort Results By Lowest Estimated Annual Retail Drug Cost Sort

AARP MedicareRx Preferred (PDP) (S5820-004-0)

Organization: UnitedHealthcare

Estimated Annual Drug Costs:[?]	Monthly Premium: [?]	Deductibles:[?] and Drug Copay[?] / Coinsurance:[?]	Drug Coverage [?], Drug Restrictions[?] and Other Programs:	Overall Plan Rating: [?]	
Retail	\$37.50	Annual Drug Deductible: \$0 Drug Copay/ Coinsurance: \$4 - \$95, 33%	All Your Drugs on Formulary: Yes Drug Restrictions: Yes No Gap Coverage Lower Your Drug Costs MTM Program[?]: Yes	★★★ 3 out of 5 stars	Enroll
Pharmacy Status: Network					
Annual: \$1,678					
Rest of 2012: \$423					
Mail Order					
Annual: \$3,165					
Rest of 2012: \$1,741					

Best Practices & Lessons Learned

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Medicare Plan Finder

Attention: 2013 plan data is now available on the Medicare Plan Finder. You may enroll in 2013 plans from October 15, 2012 to December 07, 2012.

You have the option to complete a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information. To begin your plan search, please choose from one of these options below.

General Search

A general plan search only requires your zip code.

ZIP Code:

By clicking on this button you are agreeing to the terms and conditions of the [User Agreement](#)

Personalized Search

Plan Finder Multimedia

Step by step overview on how to complete a plan search
Lesson 1- Getting Started

- Test with consumers
- Simplify; less is more
- Educating users is part of the overall user experience
- Customer Support Infrastructure also part of overall experience
- Create yearly plan
- Monthly and quarterly releases