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Medicare Part D (Prescription Drug Plan) Selection Procedure

For Calendar Year 2021

(and November & December, 2020)

Disclaimer:

This document has been prepared by John Knepper for use by his clients. It has not been reviewed or approved by the Centers for Medicare & Medicaid Services



Things to keep in mind...

Drug prices can change during the PDP coverage period! CMS allows PDPs to change prices when appropriate. You have no recourse if this happens.

When you enroll in a PDP, you are making a commitment for a calendar year. You can change PDPs only under very limited circumstances, such as your moving out of Illinois, or the PDP being unexpectedly discontinued.

The MyMedicare.gov and Medicare.gov websites cannot determine when you want to start PDP coverage. The websites assume that you will start coverage on the first day of the month following the day you are completing the process. So, if you are starting PDP coverage, say, in June, you will get the most accurate results if you are completing the process in May. If you complete the process in April, your results will include an extra month of analytical results.

This procedure was developed in October, 2020. The illustrations and the directions reflect how the website worked at that time.

The illustrations and associated directions reflect completing this procedure using a computer and the Firefox browser. It may be possible to complete this process using an iPad or other tablet. It is unlikely that this procedure could be completed using an iPhone or other smart phone. If you don't have access to a computer, I recommend that you take advantage of computers at your local library or at a relative's home.

I do not sell PDP policies. I have no intention of swaying you toward any particular PDP. My bias is for you to obtain the most cost effective PDP available.

I apologize for the weightiness of this document. Much of this procedure is intuitive and should not frighten you. So, you may find much of this document unnecessarily wordy. I'm sorry!



Illustration 1

The screenshot shows the Medicare.gov website. At the top left is the Medicare.gov logo. Below it is a dark blue banner with the text "See how Medicare is responding to Coronavirus" and a "Learn more" button. The main heading is "Log in to your account". Below this is a link: "No account? Get a more personalized experience - [create an account now.](#)". There are two input fields: "USERNAME" and "PASSWORD". Below the fields is a green "Log in" button. At the bottom left, there is a link "Trouble logging in?". Below that is a security notice: "Using a shared or public computer? Be sure to log out and close all browser windows when you're done. This will help keep your information secure." At the very bottom, there is a small text: "By accessing this system, you agree to our [Terms and Conditions](#)."



FEEDBACK

The illustrations presented in this document reflect the content of the “MyMedicare.gov” website. This is the website that should be used for determining the most cost effective plan of the many Prescription Drug plans that are available.

This procedure should be completed when a person initially enrolls in Medicare, and it should be completed every year during the Annual Election Period (more commonly known as the “Open Enrollment Period”) between October 15 and December 7. It is during this window of time that you can choose the best plan option for the next calendar year.

In order to get to this website, you should enter the address (www.MyMedicare.gov) in the URL line at the top of your browser.

This website is a valuable tool for many reasons. In addition to determining which Part D plan is most cost effective, you can see claim history, order a new Medicare card, and many other functions.

The first time you reach this website you will create your own account by clicking on the “create an account now” link in the middle of the screen. Follow the instructions on the website to establish your unique web page. Nobody else will be able to access your information without your username and password.

When you have created your account, enter your username and password and click on the “Log in” button.



Illustration 2

The screenshot shows the Medicare.gov website interface. At the top, there is a navigation bar with 'Medicare.gov', 'Live Chat', 'Log out', and 'Español'. Below this is a secondary navigation bar with 'Home', 'My Claims', 'My Plans & Coverage', and 'My Providers & Services'. The main content area is divided into two columns: 'My information' and 'My messages'. The 'My information' column includes 'Current plan' (Original Medicare), 'Coverage starts' (Part A and Part B), and links for 'View my plans & coverage' and 'Find & compare 2020 plans'. The 'My messages' column includes a link to 'View my electronic Medicare Summary Notices (eMSNs)', '0 Unread messages', and buttons for 'View All Messages' and 'Go Paperless'. Below these columns is a section titled 'What do you want to do?' with six buttons: 'Update/print my drugs', 'Print my Medicare card', 'Pay my premium', 'Find providers', 'View my claims', and 'Manage my account'. At the bottom of this section is a link: 'Update your health information and create a report to share with your doctors, providers and family.'

In order to enter your prescriptions, click on the “Update/print my drugs” box just below the words “What do you want to do?”

(Pharmacy information will be entered later in the process.)

Special Note:

When using this website, you should avoid using the browser's back and forward arrows. When going back to a previous screen, always check to see if there is a link somewhere on the screen that would look something like “< Back to ...”. Use this link instead of the browser's back arrow, and move one screen at a time.



Illustration 3

By clicking on the “Update My Drugs & Pharmacies” button you will be able to enter your list of prescriptions.

Note: In future years you will be able to click on this button and modify your drug list to reflect your changing prescription list. This will allow you to choose the most cost effective Part D plan in the future without having to reenter all your prescription information.



Illustration 4

Confirm your drug list

Be sure your drug list is up-to-date to get the most accurate estimate of your drug costs when looking at plans.

Drug Name	Quantity	Frequency	Actions
Eliquis 5mg tablet	60	Every month	Remove drug Edit drug
Lisinopril 20mg tablet generic	30	Every month	Remove drug Edit drug
Ozempic (0.25 or 0.5 mg/dose) 2mg/1.5ml solution pen injector Package Type: 1.5ml pen	3	Every month	Remove drug Edit drug

[Find & Add Drug](#)

[Done Adding Drugs](#)

Tip
Make sure the dosage, packaging, quantity, and frequency are correct for each drug before you review plans.

[Got it](#)

FEEDBACK

This screen displays the list of your prescriptions that are stored on the site. Here you can add prescriptions or change any of the prescriptions you have entered previously.

To add drugs, simply click on the “Find & Add Drug” button toward the bottom of the screen.

When you are finished adding drugs and made any changes that are needed, click on the “Done Adding Drugs” button.



Illustration 5

Medicare.gov | Find a Plan [Search Box] Live Chat Logout Español

Add your prescription drugs

Begin typing to find & select your drug.

[Empty Search Box] Add Drug

Clear search

[Browse drugs A-Z](#) [Can't find your drug?](#)

[Find Your Saved Drug Lists](#) [See Plans Without Drug Costs](#)

This is the screen that you will use to enter your prescription names. Simply start typing the prescription name in the box and when you get to the third or fourth letter a drop-down box will appear with the names of prescriptions that have those letters in their names.

Select the prescription that you wish to enter into your drug list, and click the “Add Drug” button.

Special Note:

If you do not find the drug that you are looking for, it may not be a prescription that is covered by Medicare Part D. It may be a prescription that is covered by Medicare Part B (ask your doctor or pharmacist if this is the case). Alternatively, it may be a prescription that is not approved by Medicare, such as one that is considered “experimental” by Medicare. In this case, you may have to find an alternative source for that prescription.

Special Note:

I have found NorthwestPharmacy.com to be an excellent source for prescriptions that are not approved by Medicare, and/or which have excessively high prices. It is a Canadian mail-order pharmacy.

When you use an out-of-country pharmacy or when you use an in-country pharmacy that is out-of-network, you are going outside the Medicare Part D program – no prescription that you obtain from such a source will be reflected on your drug history, and will not be credited toward meeting your Medicare Part D Deductible.

Medicare.gov | Find a Plan [Search Box] Live Chat Logout Español

Add your prescription drugs

Begin typing to find & select your drug.

[lis] Add Drug

Clear search

[Browse drugs A-Z](#) [Can't find your drug?](#)

- Lisihopril
- Lialda
- Clialis
- Livalo
- Linzess
- Lindane
- Qbrelis
- Lipofen



Illustration 6

Medicare.gov | Find a Plan [Search] Live Chat Logout Español

Tell us about this drug

Lisinopril

Dosage
20mg tablet

Quantity **Frequency**
30 Every month

Cancel

Add to My Drug List

When you have selected the prescription name, the “Tell us about this drug” popup box will appear which will allow you to specify the dosage, quantity, and frequency of your use of that prescription.

Quantity 30 and Frequency Every month translates to once-per-day (obviously). It is important that you enter the correct quantities and frequencies, as these two factors are used to determine how many prescription refills you will have over the course of a year.

If you only take a pill once or twice per month, be sure to enter 1 or 2 in the Quantity field.

If you only take a pill once or twice per year, then select the largest possible time frame in the Frequency field. Unfortunately, at the time of this procedure being created the largest time frame is just three months.

When you have the correct Dosage, Quantity, and Frequency entered, click on the “Add to My Drug List” button.

The “Confirm your drug list” screen will appear after entering each prescription. Simply click on “Add Another Drug” to do that, or “Done Adding Drugs” when your drug list is complete. (In this example, two prescriptions have been entered.)

Notice that if you have an error in your details, you can remove the drug or edit the drug as appropriate. This is what you may want to do in future years as your drug list changes over time.

Medicare.gov | Find a Plan [Search] Live Chat Logout Español

Confirm your drug list

Drug list

Eliquis 5mg tablet <small>Remove drug</small>	Quantity 60	Frequency Every month <small>Edit drug</small>
Lisinopril 20mg tablet generic <small>Remove drug</small>	Quantity 30	Frequency Every month <small>Edit drug</small>

Add Another Drug Done Adding Drugs

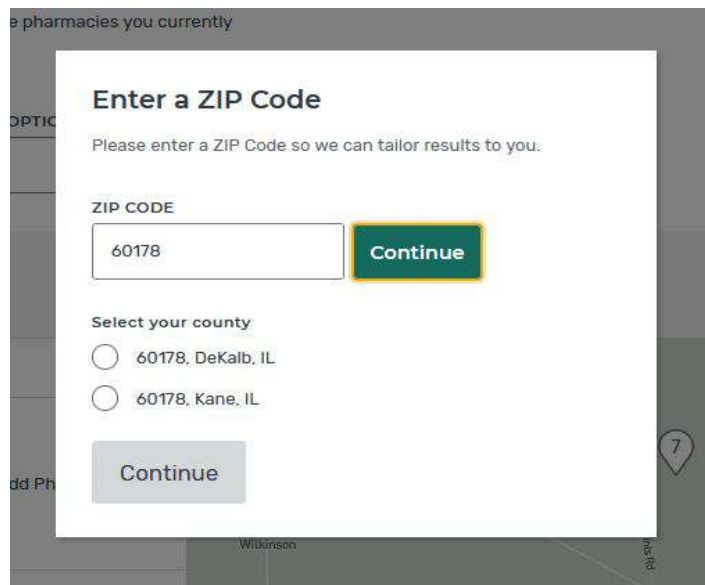


Illustration 7

Enter a ZIP Code

Please enter a ZIP Code so we can tailor results to you.

ZIP Code



When you have completed entering your drug list, the “Enter a ZIP Code” pop-up window will appear. Enter your zip code – this will tailor the list of possible pharmacies from which you can select for pricing.

If the zip code is used in multiple areas, a second pop-up menu will appear so that you can clarify your location.

Prescription Drug Plans (PDPs) are geographically limited. Any PDP that is available in Illinois is available state wide, but may not be available in other states.

Special note for individuals who make permanent residence changes:

Because Prescription Drug Plans are geographically limited, if you move from Illinois to some other state, your plan may not move with you. In this case you have a Special Enrollment Period of 63 days to complete this procedure for your new location. If you don't, your current plan will be terminated and you may be subject to a penalty fee.

Special Note for individuals who spend time in two locations:

For individuals who spend several months out of the state of Illinois, it is important that you enroll in a plan that is available in both locations. You can determine this by running this procedure twice, with different zip codes for each run.

You should take notes on which plans are best for each location and compare those notes after you have completed both runs.

You will be able to change locations when you get to the screen that displays all the plans that are available. There is a “Change Location” link at the top of that screen.



Illustration 8

The screenshot shows the Medicare.gov interface for selecting pharmacies. At the top, it says "You're viewing 2021 plans. Show me 2020 plans." Below that is the Medicare.gov logo and user options like "John K.", "Live Chat", "Logout", and "Español". A navigation link "Back to drug selection" is present. The main heading is "Choose up to 5 pharmacies" with a sub-note: "Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use." There are input fields for "ENTER YOUR COMPLETE ADDRESS OR ZIP CODE" (containing 60178) and "NAME OF PHARMACY (OPTIONAL)", with a "Find Pharmacy" button. A filter dropdown is set to "Distance: 5 miles". It shows "Showing 1-10 of 10 pharmacies near 60178". The list includes:

- Mail-order Pharmacy**: Add both mail-order and retail pharmacies to find the lowest cost. [Pharmacy Added]
- 1. Osco Drug #3381**: 220 West Peace Rd, Sycamore, IL 60178 (815) 895-9435 [Pharmacy Added]
- 2. Walgreens #5603**: 1340 Dekalb Ave, Sycamore, IL 60178 (815) 895-4609 [Pharmacy Added]
- 3. Midwest Orthopaedic Institute**: 2111 Midlands Ct Apt Cou, Sycamore, IL 60178 (815) 758-0000 [Pharmacy Added]

 A map on the right shows the location of these pharmacies. At the bottom, a dark blue bar contains buttons for each selected pharmacy (Osco Drug #3381, Walgreens #5603, Midwest Orthopaedic Institute, Mail Order Pharmacy) with 'x' icons to remove them, and a "Done" button.

When you have indicated your geographical location, the system will present a multitude of pharmacies that are reasonably close to that location. This list could be as few as just a couple (if you are in a rural area where there are few pharmacies) or there may be tens of pharmacies listed if you are in a populous area.

If you wish to change the geographical area being considered, click on the “Distance 5 miles” pull down menu and select the range for consideration.

Each PDP divides pharmacies into categories; Preferred, Standard, and Out-of-network. A Preferred pharmacy in one PDP, may not be preferred for other PDPs. You will get the best prices with a “Preferred” pharmacy.

There is no way to know which pharmacies will be “Preferred” at this stage of the analysis. So, just choose pharmacies that you would be willing to use.

You can select up to five pharmacies for your analysis. These are the pharmacies that the system will use in determining the prescription costs for all the Illinois plans.

You are not required to choose five pharmacies. If you have just one pharmacy that you want to use regardless of the pricing, just choose that one pharmacy.

If you change your mind later about which pharmacies you wish to investigate, you can change your pharmacy selections later.

When you have chosen your pharmacies, click the “Done” button at the lower right corner of the screen.



Illustration 9

What type of 2021 coverage are you looking for?

Medicare Advantage Plan

Drug plan (Part D)

Adds drug coverage to Original Medicare.

Drug plan (Part D) + Medigap policy

Medigap policy only

Continue

After selecting your pharmacies, the system will ask you what type of coverage you wish to investigate. Mark the “Drug plan (Part D)” button to trigger that pricing alternative. Then click the “Continue” button.

Special Note:

If you are curious about Medicare Advantage Plans, you can select that option and see what MAPD option are available in your area. Let's talk before you decide to enroll in one of these plans. You should be aware of all aspects of this coverage decision.



Illustration 10

The screenshot shows the Medicare.gov website interface. At the top, it says "You're viewing 2021 plans. Show me 2020 plans." Below that, the Medicare.gov logo and user information "John K." are visible. A message states "There may be Medicare Advantage Plans available with lower drug costs. Tell us more." and "View 25 available Medicare Advantage Plans".

The main heading is "31 Prescription Drug Plans available" for "DeKalb, IL". There are buttons for "Filter Plans" and "Print". A dropdown menu shows "No filters selected". A "SORT PLANS BY" dropdown is set to "Lowest drug + premium cost".

Two plan cards are visible:

- Clear Spring Health Premier Rx (PDP)**
 Clear Spring Health | Plan ID: S6946-043-0
 Star rating: Plan too new to be measured
 MONTHLY PREMIUM: \$15.40 Includes: Only drug coverage
 YEARLY DRUG & PREMIUM COST: \$4,732.45 Retail pharmacy: Estimated total drug + premium cost
 DEDUCTIBLE: \$445.00 Drug deductible
 PHARMACIES: 3 of 3 of your selected retail pharmacies are in-network
 DRUGS: View drugs & their costs
 Buttons: Enroll, Plan Details, Add to compare
- Clear Spring Health Value Rx (PDP)**
 Clear Spring Health | Plan ID: S6946-014-0
 Star rating: Plan too new to be measured
 MONTHLY PREMIUM: \$24.50 Includes: Only drug coverage
 YEARLY DRUG & PREMIUM COST: \$4,779.86 Retail pharmacy: Estimated total drug + premium cost
 DEDUCTIBLE: \$445.00 Drug deductible
 PHARMACIES: 3 of 3 of your selected retail pharmacies are in-network
 DRUGS: View drugs & their costs

This is the screen that lists all the plans that are available in Illinois. The list has three possible sort sequences.

It is very important that you select “Lowest drug + premium cost” in the “Sort plans by” box. With this alternative selected the system lists all the plans in sequence by total annual cost. That total includes twelve (12) monthly premiums, plus the cost of all your prescriptions for the entire year.

Unless you have a really good reason for not doing so, I recommend that you select whatever plan is listed first. That is the plan that will cost you the least amount for the year. Don't be swayed by the monthly premium amount – that is only part of the total cost of coverage.

You can click on the “Plan Details” button to see more specifics about each PDP. Within the details of the plan you will find a phone number for non-members at the bottom of the details display. You can call to enroll over the phone if you do not want to enroll online.

Special Note:

During the months of October and November, 2020, you will have the option of looking at 2020 or 2021 plans. You choose which time frame to view by the selection at the top of the screen. This is for individuals who start Medicare Part D in November and December, 2020.

In this illustration, that link indicates that “You're viewing 2021 plans.” If you wish to look at 2020 alternatives, click on “Show me 2020 plans.”



Illustration 11

The screenshot shows the Medicare.gov website interface. At the top, there are navigation links for 'John K.', 'Live Chat', 'Logout', and 'Español'. Below this, there's a search bar and a 'Print' icon. The main content area displays the plan name 'Express Scripts Medicare - Saver (PDP)' with a note that 'Open Enrollment starts October 15'. A sidebar on the left contains expandable sections for 'Overview', 'Drug coverage & costs', 'Star ratings', and 'Contact information'. The 'Overview' section is expanded, showing 'PREMIUM' with a 'Total monthly premium' of \$30.60 and 'DEDUCTIBLE' with a 'Drug plan deductible' of \$285.00. Below this, the 'Drug coverage & costs' section is visible, including a link to 'See if there's help to lower costs for drugs you take' and a text box explaining drug tiers. At the bottom, there's a dropdown menu for 'TIER DRUG COST FOR' set to 'Preferred retail pharmacy drug cost for 1-month', followed by a table of drug tiers.

Tiers	Initial coverage phase	Gap coverage phase	Catastrophic coverage phase
Preferred Generic	\$2.00 copay		
Generic	\$7.00 copay	Generic drugs: 25%	Generic drugs: \$3.70 copay or 5% (whichever costs more)
Preferred Brand	\$35.00 copay		
Non-Preferred Drug	50%	Brand-name drugs: 25%	Brand-name drugs: \$9.20 copay or 5% (whichever costs more)
Specialty Tier	28%		

When you click the “Plan Details” button on the previous screen, you will be presented with a screen with tons of information. In the “Overview” section, you see the monthly premium and the drug plan's deductible.

Every prescription that is covered by Medicare Part D falls into one of five tiers for each PDP. In the “Drug coverage & costs” section, each PDP describes how that plan prices prescriptions that fall into those five tiers.



Illustration 12

- Overview ▾
- Drug coverage & costs ▾
- Star ratings ▾
- Contact information ▾

Pharmacies Change Pharmacies

See the cost level to fill your drugs at the pharmacies you chose. You can also change pharmacies to see the cost level of other pharmacies in your area to find the lowest cost pharmacy.

[More about pharmacy cost levels](#)

CVS PHARMACY #17575	✓	Preferred in-network pharmacy
WALGREENS #5603	✗	Out-of-network pharmacy
OSCO DRUG #3381	✓	Preferred in-network pharmacy

Mail Order Pharmacy Costs vary based on the specific mail-order pharmacy

ESTIMATED DRUG COSTS DURING COVERAGE PHASES

The drug prices shown may vary based on the plan and pharmacy you've selected. Contact the plan if you have specific questions about drug costs.

[Learn more about coverage phases.](#)

CVS PHARMACY #17575 - Drug costs during coverage phases

✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Eliquis 5mg tablet	\$440.35	\$440.35	\$35.00	\$110.09	\$22.02
Lisinopril 20mg tablet	\$5.65	\$2.00	\$2.00	\$1.41	\$3.70
Ozempic (0.25 or 0.5 mg/dose) 2mg/1.5ml solution pen injector	\$2,270.71	\$2,270.71	\$35.00	\$567.68	\$113.54
Xarelto 20mg tablet	\$439.45	\$439.45	\$35.00	\$109.86	\$21.97
Monthly totals	\$3,156.16	\$3,152.51	\$107.00	\$789.04	\$161.23

Estimated total drug + premium cost

You will pay **\$3,856.32** per year on drug + premium costs. Based on current drug costs, it's estimated that:

- You'll meet your **\$285.00 deductible** in January
- You'll enter the **coverage gap** in February
- You'll exit the **coverage gap** in April

Scrolling down on the Plan Details screen, you come to the Pharmacies information. *This is very important.* This is where each PDP shows you the category for each of the pharmacies that you selected; Preferred, Standard, or Out-of-network. If none of the pharmacies are Preferred, you may wish to return to the “Choose up to 5 pharmacies” screen and modify your selections.

In this illustration for this particular PDP, none of the pharmacies that were selected are classified as “Standard.” If you were to choose to purchase your prescriptions from Walgreens (which is an “Out-of-network pharmacy”), you would pay full price, with no benefit for having enrolled in this Part D plan.

Special Note:

Pricing for each prescription depends on that prescription's tier and the plan's deductible amount. The “Drug costs during coverage phases” illustration shows how the cost to you for each prescription changes from one phase to another.

Retail cost is the full cost amount of the prescription. These figures are used to determine the advancement from one phase to another. When you begin coverage, you will purchase drugs based on the “Cost before deductible” column. When you have reached the deductible amount (in this case \$285), you “graduate” to the pricing in the “Cost after deductible” column. With each purchase, you are accumulating credit for purchases using the “Retail cost” figure for each prescription you purchase. When that imaginary accumulator reaches \$4,130, you “graduate” to pricing in the “Cost in coverage gap” column (this is when the “Donut Hole” begins). When that accumulator reaches \$6,550, you “graduate” to pricing in the “Cost after coverage gap” column (this is when the “Donut Hole” ends).

Hopefully, this will make more sense with the next illustration.



Illustration 13

Overview	Estimated monthly drug costs																										
Drug coverage & costs	<i>This doesn't include your monthly plan premium of \$30.60.</i>																										
Star ratings	View the costs of your drugs every month																										
Contact information	<table border="1"> <thead> <tr> <th>Time period</th> <th>Estimated monthly drug costs</th> </tr> </thead> <tbody> <tr><td>January</td><td>\$392.00</td></tr> <tr><td>February</td><td>\$652.58</td></tr> <tr><td>March</td><td>\$789.04</td></tr> <tr><td>April</td><td>\$365.66</td></tr> <tr><td>May</td><td>\$161.23</td></tr> <tr><td>June</td><td>\$161.23</td></tr> <tr><td>July</td><td>\$161.23</td></tr> <tr><td>August</td><td>\$161.23</td></tr> <tr><td>September</td><td>\$161.23</td></tr> <tr><td>October</td><td>\$161.23</td></tr> <tr><td>November</td><td>\$161.23</td></tr> <tr><td>December</td><td>\$161.23</td></tr> </tbody> </table>	Time period	Estimated monthly drug costs	January	\$392.00	February	\$652.58	March	\$789.04	April	\$365.66	May	\$161.23	June	\$161.23	July	\$161.23	August	\$161.23	September	\$161.23	October	\$161.23	November	\$161.23	December	\$161.23
Time period	Estimated monthly drug costs																										
January	\$392.00																										
February	\$652.58																										
March	\$789.04																										
April	\$365.66																										
May	\$161.23																										
June	\$161.23																										
July	\$161.23																										
August	\$161.23																										
September	\$161.23																										
October	\$161.23																										
November	\$161.23																										
December	\$161.23																										

Scrolling down further on the Plan Details screen, you will see the “Estimated monthly drug costs” details. Here you see the effect of your “graduating” from one pricing phase to another.

In January, when the system assumes that you load up with all your prescriptions, you meet the deductible amount almost immediately. As such most of the cost of your prescriptions are priced using the “Cost after deductible” pricing column.. That accumulator gets credited for a lot more money than what you actually spend at the pharmacy.

In February, some of your pricing was done using the “Cost after deductible” pricing column, but more of it is calculated using the “Cost in coverage gap” pricing column. That's because your accumulator reached the donut hole starting amount during the month of February.

In March, all of your pricing is done using the “Cost in coverage gap” column.

In April, the pricing starts out in the “Cost in coverage gap” column, but your accumulator reaches the upper limit of the donut hole and you graduate to pricing in the “Cost after coverage gap” column.

Starting in May and going for the rest of the year, your accumulator is beyond the end of the donut hole phase, and your pricing is all done using the “Cost after coverage gap” column.



Illustration 14

Star ratings

OVERALL STAR RATING ▼ ★★★★★

+ DRUG PLAN (PART D) STAR RATING

Star ratings

OVERALL STAR RATING ▼ ★★★★★

- DRUG PLAN (PART D) STAR RATING

SUMMARY RATING OF DRUG PLAN QUALITY ★★★★★

+ DRUG PLAN CUSTOMER SERVICE ★★★★★

+ MEMBER COMPLAINTS & CHANGES IN THE DRUG PLAN'S PERFORMANCE ★★★★★

+ MEMBER EXPERIENCE WITH THE DRUG PLAN ★★★★★

+ DRUG SAFETY & ACCURACY OF DRUG PRICING ★★★★★

Contact information

CONTACT INFORMATION

[View plan website](#) PO Box 66535 ST LOUIS, MO 63166 [1-800-758-4574](tel:1-800-758-4574) **Members** [1-866-477-5704](tel:1-866-477-5704) **Non-members**

Scrolling down further on the Plan Details screen, you will see the “Star ratings” for this particular PDP.

Each year the Centers for Medicare & Medicaid Services (CMS) conducts surveys on each PDP. CMS publishes the results for each PDP as part of the Plan Details.

Clicking on the “+” sign next to “DRUG PLAN (PART D) STAR RATING” title opens up the details of the CMS survey results. PDPs that earn a 2-star rating in any category are put on probation for a year. This ensures a certain level of commitment on the part of each PDP to maintain good standards of service.

In the “Contact information” section, you can see the Non-members phone number to call if you wish to enroll over the phone. Also, there is a link to the PDP's website if you wish to learn more about this particular plan.

I hope you have found this document to be helpful in your selection of the most cost effective Medicare Part D plan.