THE NEW MEDICARE PLAN FINDER

Open Enrollment October 15 - December 7

Top 10 Questions & Answers
for those Helping People with Medicare

1. **Will SHIP counselors, agents and brokers (or non-beneficiaries) be able to make a new drug list and save it?**
   People who help Medicare beneficiaries compare and select plans using the Medicare Plan Finder will still be able to provide this help. The new Plan Finder still allows all users to search health and drug plans anonymously. To get the most personalized information and costs, SHIP counselors and others can help beneficiaries create and use a MyMedicare.gov account to access additional features like creating a personal drug list and accessing low-income subsidy information.

2. **How can SHIP counselors, agents and brokers (or non-beneficiaries) help beneficiaries create accounts and compare/enroll in plans without violating HIPAA requirements?**
   Beneficiaries who work with trusted counselors using the old Medicare Plan Finder have always needed to share some sensitive personal information if they want help conducting a personalized search or enrolling in a plan. When using the new Plan Finder, counselors are expected to uphold the same practices they currently have in place to ensure that any personal information is kept safe and secure, and is used appropriately and only for the purpose that it was offered and intended.

3. **If a beneficiary has used the Medicare Plan Finder in the past, and has an existing drug list created, will all of their information carry over into the new Plan Finder?**
   If someone has already created an account on MyMedicare.gov, they will use that same username and password to log into the new Plan Finder – there is no need to create another account. If they have an existing drug list stored in MyMedicare.gov, they can print a copy of that list until December 7, 2019 and use it to create an updated list in the new Plan Finder, using their old list and the suggestions pulled from their claims information. Because the previous technology is proprietary, their old drug list won't be transferred to the new Plan Finder.

4. **In the old Plan Finder, a user could sort the drug plans available in the ZIP code by total cost. This feature is not included in the new Plan Finder – will it be added?**
   Yes, we always planned to include the option to sort plans based on Total Annual out-of-pocket costs by Open Enrollment, and that feature is now available.

5. **How can I check to see if a plan offers some of the new supplemental benefits such as meal delivery? Is there a way to search for that in Plan Finder?**
People with Medicare can filter plan results in the new Plan Finder on the supplemental benefits they've told us are most important to them: dental, vision, hearing, transportation and fitness benefits. With the 2020 plan information that will be available in Open Enrollment, there will be an expanded list of supplemental benefits shown in the plan details and comparison. We are also exploring options for adding search capabilities for certain benefits in future years.

6. **With this new Plan Finder, is Medicare trying to encourage people to stop using SHIP counselors and agents or brokers and/or force people to go online?**
Plan Finder is not a replacement for our traditional customer service options, including in-person counseling from SHIPs, 1-800-MEDICARE, print materials like the Medicare & You handbook, or consultations with a trusted agent or broker. People with Medicare should feel free to use the support option they're most comfortable with to help them understand their options and make a decision that best meets their needs. These improvements to Plan Finder are one of several projects in our eMedicare initiative, which is about improving customer service – regardless of the channel -- for Medicare beneficiaries.

7. **In the old Plan Finder, we could easily print reports of the comparison results and use them to help beneficiaries, as well as keeping a record for our own audit and training requirements. These reports don't print well in the new Plan Finder, and we've had trouble viewing some pages on browsers other than Chrome. Are you fixing this?**
Yes, we're in the process of making adjustments to the printing capabilities in the new Plan Finder and expect those features to be improved soon. We're also continuing to improve the user experience on some of the less common browsers.

8. **Does the new Plan Finder include Medigap policy information in its results for Original Medicare plans?**
The new Plan Finder better integrates Medigap data into the step-by-step process that users follow. As an example, someone interested in Original Medicare with additional Part D and Medigap coverage will first be taken through the Plan Finder Part D comparison and enrollment section, and then directed to the Medigap tool. In the current Plan Finder, these are completely separate activities. Additionally, the Medigap tool has been redesigned and mobile optimized. Medigap plans are primarily regulated by State Departments of Insurance and are sold by private insurance companies, not CMS. As a result, CMS has limited Medigap data available and we cannot support direct online Medigap plan enrollment. The Medigap information that is included in Medicare Plan Finder is intended for general education only.

9. **Will the new Plan Finder confirm a beneficiary's current coverage and/or low-income subsidy amount?**
If a beneficiary uses the Plan Finder while logged in through their MyMedicare.gov account, we will be able to show and factor in any information that Medicare has about their current enrollment and cost-savings through subsidies.

10. **What changes or updates will be made to the new Medicare Plan Finder for Open Enrollment? Will the anonymous option (without logging in to an account) still be available in the new Plan Finder for 2020 plans?**

The anonymous experience is a permanent feature of the new Plan Finder – it will continue to be available. In addition, these updates are now in place for the start of Open Enrollment on October 15, 2019:

- Display drug tier costs - Complete!
- Link directly from MyMedicare.gov to new Plan Finder - Complete!
- Integrate partial gap coverage into cost sharing - Complete!
- Adding Original Medicare info and card for comparison - Complete!
- Add sort option for total cost (plan premium + drug costs) - Complete!
- Add footnote for excluded drugs - Complete!
- Maintain filters and SNP selections when using back button - Complete!
- Add option to add mail order on pharmacy selection page - Complete!
- Refine the ZIP code entry process - Complete!
- Show distinction between preferred in-network versus in-network pharmacy on the Costs-by-Phase table - Complete!
- Add note about over-the-counter drugs to drug lookup page - Complete!
- Add option to compare a third retail pharmacy when mail order isn't selected -Complete!
- Improve print format - Complete!
- Various backend technical updates to prepare for display of 2020 plans - Complete!