

## NJ Part D Medicare Drug Plans: Important Changes for 2019

- Many New Medicare Advantage Plans are available including PPO and HMO.
- Make sure your prescriptions (Part D) are covered under the plan you choose.
- Medicare beneficiaries cannot make changes to your drug plan as of January 1, 2019. It is important to check now to determine if changes are necessary.
- Call us at 1-888-426-9243 for assistance from a Certified State Health Insurance Programs (SHIP) counselor.
- In 2018 New Jersey will have available **26** Stand-Alone Part D Drug Plans. We had 22 plans in 2018.
- PDP with lowest premium:
  - **Wellcare Value Script** is **\$11.90 mth**, \$415 deductible (this is a new plan).
  - **SilverScript Choice** has lowest premium with no deductible at **\$35.20/mth premium**.
- Median premium is \$47.70 (up from \$39.50 last year).
- **New plans offered:**
  - **Aetna Medicare Rx Value Plus** at \$58.70/mth
  - **CIGNA-HealthSpring RX Secure Essential** at \$21.80/mth
  - **Mutual of Omaha Rx** (2 plans)
  - **Silverscript Allure** at \$80/mth
  - **Wellcare Value Script** at \$11.90/mth

**We have no plans that are terminating 12/31/18. However, we have 2 plans from 2018 that will be moving members to new plans in 2019:**

<i>2018 Plan Name</i>	<i>2019 Plan Name</i>
<b>First Health Value Plus</b> S5768-127	<b>Aetna Medicare Rx Value Plus</b> S5768-127 <i>(same plan number)</i>
<b>Symphonix Value Rx</b> S0522-004	<b>AARP Medicare Rx Saver Plus</b> S5921-349

### Pharmacy Networks

- Pay careful attention to pharmacy networks when doing Plan Comparisons. Significant savings can be obtained by using plan's **preferred pharmacy** over plan's standard network pharmacy.
  - *Example: **Horizon Standard Plan***- Tier 1 drug has \$1 copay at CVS, but \$8 copay at standard network pharmacy like Shop-Rite, and full price at Walgreens which is out –of-network.
- Some Rite Aid pharmacies have become Walgreens. The store still branded Rite Aid, but the pharmacy services are Walgreens. Chart therefore states that “Select Rite Aids” can be used.
- Even some plans offered by the same company have different pharmacy networks. For example: Silverscript Choice preferred pharmacy is only CVS, but Silverscript Plus and Silverscript Allure have preferred pricing at CVS, Wal-Mart and some Rite Aids.
- Humana removed preferred pricing from their Humana Preferred and Humana Enhanced plans. Same price discount offered at all network pharmacies.

**Out of Network Pharmacy:** some plans cannot be used at some chain pharmacies.

- **AARP Walgreens Plan** cannot be used at Wal-Mart pharmacies (out of network).
- **Aetna Select** cannot be used at Walgreens Pharmacies (out of network)
- **Horizon Standard and Horizon Enhanced** cannot be used at Walgreens (out of network)

**NJ will have six (6) Benchmark Plans to provide \$0 premium to those with LIS or Medicaid**

(2019 benchmark premium for NJ is \$37.16 – and plan can choose to be benchmark if **Basic** and premium is no more than \$2 over this benchmark)

2018 Benchmark PDP	Benchmark in 2019?	Premium cost for LIS & duals if stay in this plan
<b>AARP Medicare Rx Saver Plus</b>	YES	\$0
<b>Aetna Medicare Rx Saver</b>	YES	\$0
<b>Express Scripts Medicare Value</b>	YES	\$0
<b>Humana –Preferred Rx</b>	YES	\$0
<b>SilverScript Choice</b>	YES	\$0
<b>Symphonix Value Rx</b>	<b>NO</b>	Members will be moved to <b>AARP Saver Plus</b> for \$0
<b>WellCare Classic</b>	YES	\$0