

MEDICARE DRUG PLAN WORKSHEET

Everyone on Medicare will be able to select which prescription drug plan to join. This may be a difficult decision as the plans offered in your area may all be very different. The key issues to consider are which plan will pay for all or most of the drugs you need, will allow you to fill prescriptions at a convenient pharmacy, and is the most affordable. There may not be a perfect plan, but it is still necessary to compare them and decide which one is best for you. Remember, even if you are automatically enrolled in a drug plan, you have the option of changing to a plan that meets more of your prescription drug needs.

MY MEDICATIONS

It will be helpful to list all of the medications that you are currently taking or think you may need in the future. While all of the drug plans will cover all of your antiretroviral drugs, other medications may or may not be covered.

MY PRESCRIPTION DRUG LIST

Remember to include all the drugs you need for HIV, mental health, cholesterol, hepatitis, pain, high blood pressure, etc...

MY PHARMACY

It will be helpful to list all of the pharmacies that are convenient for you.

CONVENIENT PHARMACY LIST

MY COSTS

In order to look at the plans and determine which one is the most affordable you will need to consider each plan's monthly premium and the amount you will have to pay for preferred and non-preferred drugs (coinsurance or co-pays). There may be a significant difference in the cost of your medications under each prescription drug plan and all of them may cost more than you are currently paying. Remember, if your income is below \$15,000 (individual) or \$20,000 (married), you should apply for an extra help low-income subsidy.

PRESCRIPTION DRUG PLAN COMPARISON CHART

Within the next few weeks you will be receiving information on the Medicare prescription drug plans being offered in your area. This chart is designed to help you compare the drug plans so that you can select the plan that is best for you. Remember, there may not be a perfect plan. But it is important to choose the one that comes closest to providing access to the drugs you need, is affordable, and allows you to get your drugs at a convenient pharmacy.

Example: In this example, Mary applied for and received an "extra help" low-income subsidy. She compared the drugs covered under Plan A and Plan B. She found that Plan A covers all her medications except Pravachol and Plan B covers all of her medications. She also found that Plan A allows her to get her prescriptions at her current pharmacy and Plan B requires her to change pharmacies. Mary decided to enroll in Plan B because it covers all of the drugs she needs and is more affordable, even though she will have to change pharmacies to one that is two blocks further away.

Plan Name	My Drugs Covered?		Missing Drugs	My Pharmacy on Plan?		Best Covered Pharmacy	My Costs
Plan A	Yes	No	Pravachol	Yes	No	Mary's current pharmacy	Full subsidy, but above average plan -- \$10 premium per month. No deductible/Standard co-pays
Plan B	Yes	No		Yes	No	Walton's (Two Blocks away)	Full subsidy and average cost plan -- no premium or deductible. Standard co-pays

Plan Name	My Drugs Covered?		Missing Drugs	My Pharmacy on Plan?		Best Covered Pharmacy	My Costs
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		
	Yes	No		Yes	No		