



SHIP

State Health Insurance
Assistance Program

Guide to Choosing a Medicare Prescription Drug Plan in Connecticut: Choosing the Plan that's Right for You



**CHOICES Hotline:
1-800-994-9422**

**CHOICES Website:
<https://portal.ct.gov/ADS-CHOICES>**

This project was supported, in part by grant numbers 90SAPG0068, 2103CTMIAA and 2103CTMISH from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

WHAT ARE CHOICES and SMP?

The CHOICES and SMP programs are administered by the State of Connecticut Department of Rehabilitation Services, State Unit on Aging, in partnership with Connecticut's five Area Agencies on Aging and the Center for Medicare Advocacy, Inc. CHOICES and SMP are funded, in whole or in part, by the grants from the federal Administration for Community Living. Program services are provided at no cost.

CHOICES is Connecticut's State Health Insurance Assistance Program (SHIP). The national SHIP mission is to empower, educate, and assist Medicare-eligible individuals, their families, and caregivers through objective outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. CHOICES Team Members, staff, in-kind professionals and volunteers, provide the following services:

- **Counseling.** CHOICES is not affiliated with any insurance company and offers free, expert and unbiased assistance with plan comparisons and enrollments into Medicare Part D & Medicare Advantage plans. CHOICES also provides information and plan comparisons for Medicare Supplement (Medigap) plans; conducts eligibility screenings and provides application assistance for programs such as Medicare Savings Program, Extra Help/Low Income Subsidy, and Medicaid.
- **Outreach and Education.** CHOICES provides Medicare educational presentations to small and large groups throughout the community. Team Members also participate in local outreach events such as Medicare Open Enrollment events, senior fairs, health fairs, and other special events around the state.
- **Training.** CHOICES Regional Coordinators recruit and train Team Members by conducting annual CHOICES New Team Member Training and CHOICES Update Trainings throughout the year.

SMP is Connecticut's Senior Medicare Patrol Program (SMP). The SMP mission is to empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education. SMP Team members, trained volunteers and staff, provide the following services:

- **One-on-one counseling** and assistance to people on Medicare or their family members and caregivers. Counselors are available to help read Medicare Summary Notices, guide people in resolving errors and in suspicious cases, SMP can help beneficiaries to report fraud to the proper authorities.
- **Outreach and Education.** SMP Team Members conduct outreach activities such as distributing literature at local health fairs, senior centers, libraries, writing public service announcements for print and media, and conducting presentations for beneficiaries, caregivers and other concerned citizens. Presentations cover the types of Medicare fraud and abuse that occur and the steps that beneficiaries can take to protect themselves.

IMPORTANT CONTACT INFORMATION

| | | |
|--|------------------------------------|--|
| Agency on Aging of South Central CT 117 Washington Ave, Suite 17 North Haven, CT 06473 | 203-785-8533 | www.aoascc.org Serves locations in New Haven County and Shelton |
| Center for Medicare Advocacy PO Box 350 Willimantic, CT 06226 | 1-800-262-4414 | www.medicareadvocacy.gov |
| CHOICES Statewide Hotline | 1-800-994-9422 | Statewide toll-free number, routes in-state callers to their local Area Agency on Aging |
| CT Insurance Department 153 Market Street 7 th Floor Hartford, CT 06103 | 1-800-203-3447 | www.ct.gov/cid Regulates Medigap plans in CT |
| Medicare | 1-800-MEDICARE (1-800-633-4227) | www.medicare.gov |
| North Central Area Agency on Aging 151 New Park Avenue, Box 75 Hartford, CT 06106 | 860-724-6443 | www.ncaaact.org Serves Hartford County and locations in Tolland County and Plymouth |
| Senior Resources Agency on Aging 19 Ohio Avenue Norwich, CT 06360 | 860-887-3561 | www.seniorresourcesec.org Serves New London, Middlesex, and Windham Counties and locations in Tolland County |
| Senior Medicare Patrol (SMP) Statewide Hotline | 1-800-994-9422 | Statewide toll-free number, routes in-state callers to their local Area Agency on Aging |
| Social Security Administration Several local offices in CT | 1-800-772-1213 | www.ssa.gov |
| Southwestern CT Agency on Aging 1000 Lafayette Boulevard Bridgeport, CT 06604 | 203-333-9288 | www.swcaa.org Serves locations in Fairfield County |
| State Unit on Aging 55 Farmington Avenue 12 th Floor Hartford, CT 06105 | 860-424-5274 | https://portal.ct.gov/AgingandDisability |
| Western CT Area Agency on Aging 84 Progress Lane Waterbury, CT 06705 | 203-757-5449 | www.wcaaa.org Serves Litchfield County and locations in New Haven and Fairfield Counties |

**During this pandemic,
CHOICES is still here to help!
Remote counseling options are available.
Save money and get the best coverage!
It is worth taking time to compare!**

MEDICARE OPEN ENROLLMENT

OCTOBER 15 - DECEMBER 7

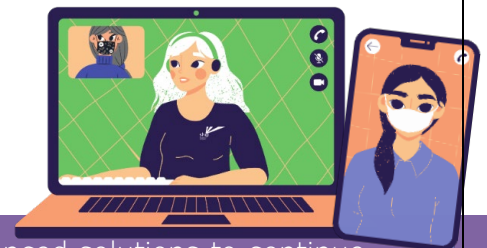


A local CHOICES counselor can:

- Help you compare your current Medicare health or drug plan with other Medicare plan choices
- Help you sign up for a new plan
- Help you avoid high-pressure sales tactics

To find a counselor near you, call:

1-800-994-9422

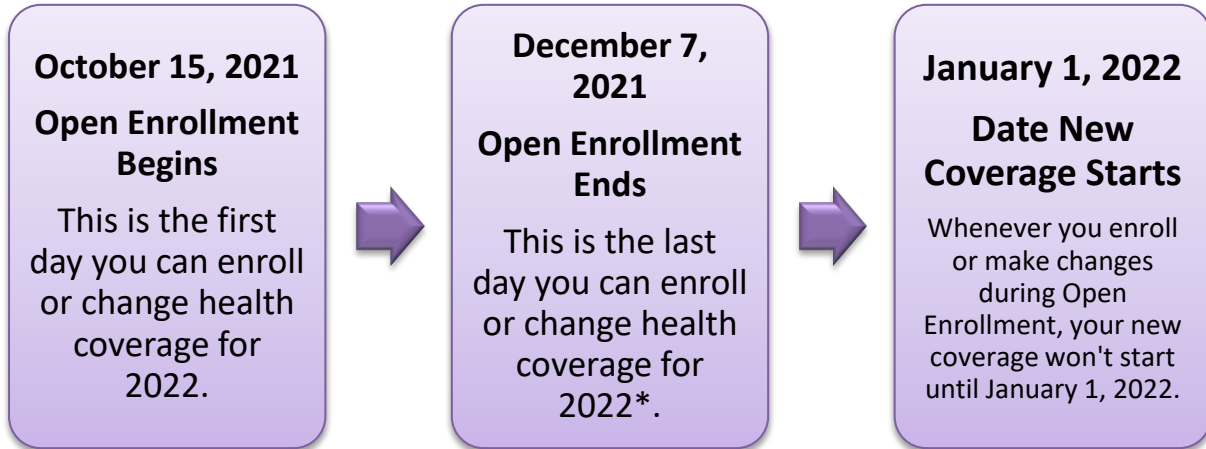


We have found safe, creative, and socially distanced solutions to continue serving you during the COVID-19 pandemic.

Medicare Enrollment Periods

| Medicare Enrollment Periods | | | | | | |
|---|---|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|---|
| Period | Date | Part A | Part B | Part C | Part D | Explanation |
| Initial Enrollment (IEP) | 3 months before age 65, month of 65 th birthday & 3 months following. Active back to 65th birthday to a max of 6 months | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | No penalty for delaying enrollment for those eligible for premium free Part A |
| Open Enrollment | October 15 – December 7 Changes effective Jan 1 | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Beneficiaries can enroll or change any Medicare benefits |
| Special Enrollment (SEP) for Medicare Part B | While working & 8 months after large group health employment ends or loss of employer health coverage (whichever comes first). | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | For people still working (or their spouses) who are covered by a large group employer health plan (Medicare ESRD do not have SEP). SEP is 63 days for Med D. |
| General Enrollment | Jan 1 – March 31 For premium Part A or Part B | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | For those who missed their IEP. Part B is effective July 1. Penalties may apply. |
| Medicare Advantage Open Enrollment Period | Jan 1 – March 31 | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Can change from one MA/MA-PD plan to another. Can also return to traditional Medicare & can elect to enroll in a Medicare D plan &/or Medigap policy. |
| Dual Eligible/Low Income Subsidy SEP | One time change each quarter during the first 9 months of the year | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Active the month following the change. Those potentially at risk for misuse of drugs may be limited. |
| Other SEPs | Following significant changes: in/out SNF or hospital, geographic move, loss of Medicaid, MSP, or LIS, release from incarceration | | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Contact CHOICES to explore other potential SEPs. |

2021-2022 MEDICARE OPEN ENROLLMENT DATES



*You may be able to make additional changes after Open Enrollment if you qualify for a Special Enrollment Period. Ask CHOICES for more information if you need to make changes after Open Enrollment ends.

MEDICARE OPTIONS

Original Medicare

- Original Medicare include Medicare Part A (Hospital Insurance) and Part B (Medical Insurance)
- Beneficiaries can add Part D (Prescription coverage)
- To help pay out of pocket costs (ex. deductibles and co-insurance) beneficiaries can also add supplement coverage (ex. Medigap policy or coverage from a former employer or union).

Medicare Advantage

- Medicare Advantage is an “all in one” alternative to Original Medicare. Plans include Part A and B and usually Part D.
- Some plans offer extra benefits that Original Medicare doesn’t cover, such as vision, hearing and dental.
- Special Needs Plans are available for beneficiaries who meet specific criteria.

THE PURPOSE OF THIS GUIDE IS TO:

1. Help you decide if you should enroll in Medicare Part D Prescription Drug Plan or a Medicare Advantage Plan;
2. Provide an overview of the various plan options available to you;
3. Provide you with basic plan information to assist in the process of selecting a plan in which to enroll.

There are many factors to consider when selecting a Medicare Prescription Drug Plan or Medicare Advantage Plan. Although this guide provides detailed plan information, you may want to seek help from a certified CHOICES counselor in your community. Medicare beneficiaries are encouraged to re-evaluate their Medicare coverage during the annual “Open Enrollment Period” (October 15 – December 7). This is the time plans frequently change their coverage and it may be the only time you can change to another plan. If you enroll during this period your coverage begins January 1st of the following year.

Medicare prescription plans are available from private, Medicare-approved, companies that sell Medicare coverage either through a standalone **Medicare Part D Prescription Drug Plan (PDP)** or a **Medicare Advantage Prescription Drug Plan (MA-PD)**.

Medicare Prescription Drug Plans (PDPs), are available to anyone who has Medicare Part A and/or Part B. PDPs provide prescription drug coverage only. “**Benchmark**” plans are those that offer basic benefits and have premiums at or below the national average premium. Beneficiaries who receive the Extra Help/Low Income Subsidy benefit will be randomly assigned to a benchmark plan if they do not select a plan on their own. Beneficiaries with Extra Help who are enrolled in a benchmark plan will not have a monthly premium for their coverage and will have low co-pays for formulary medications. In 2022, CT has:

- 21 Medicare-approved PDPs
- 6 Medicare-approved PDP Benchmark plans.

Medicare Advantage, also known as Medicare Part C, is managed by private health insurance companies Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO). Beneficiaries receive some or all of their Medicare benefits – hospital, medical, and/or prescription coverage - together in one plan. Plans may require members to use certain medical providers (physicians and hospitals) that are in the plans’ network. To enroll in a Medicare Advantage plan, beneficiaries must have both Medicare Part A and Part B. Members are required to pay their Medicare Part B monthly premiums in addition to their Medicare Part C premium. Members have Maximum Out-of-Pocket (MOOP) limits on their spending that includes costs for all in-network Part A and Part B services. Medicare Advantage plans have the option of applying step therapy for physician-administered and other Part B drugs. Step therapy requires enrollees to try one or more similar, lower

cost drugs to treat their condition before the plan covers a higher priced medication. Plans requiring step therapy must offer enrollees drug management care coordination programs. Incentives such as gift cards may be offered to enrollees to encourage participation in beneficiary engagement programs. *Previously, physician-administered and other Part B drugs were not subject to step therapy requirements. Additionally, incentives or rewards were not utilized to encourage participation in care coordination program. Source: National Council on Aging (NCOA)*

Medicare Advantage options:

- **MA-Only plans** - do not provide prescription coverage. These plans are appropriate for individuals who have “as good as” or “better than” prescription coverage from another source, also referred to as “creditable coverage”. One example of creditable coverage is prescription coverage provided through the Veterans’ Administration. Some employer-sponsored and union-sponsored retirement health plans also offer creditable prescription coverage. Please check with your Benefits Administrator to determine if your prescription coverage is creditable. In 2022, CT has:
 - 4 Medicare-approved MA-only plans
- **Medicare Advantage with Prescription Drug Plan (MA-PD)** - members elect to receive all of their Medicare benefits, hospital, medical, and prescription drug coverage together in one plan. This is an alternative to enrolling in Original Medicare with a PDP. When considering this option, beneficiaries should review their prescription costs, as well as their medical out of pocket costs. In 2022, CT has:
 - 37 Medicare-approved MA-PDs
- **Medicare Advantage Special Needs Plans (SNP)** -are specifically designed to provide coverage for: 1) dual-eligible beneficiaries (enrolled in Medicare/Medicaid or Medicare/Qualified Medicare Beneficiary), 2) beneficiaries who reside in an institution (like a nursing facility) or require nursing care at home, or 3) beneficiaries who have specific chronic or disabling conditions (like diabetes, End-Stage Renal Disease, HIV/AIDS, chronic heart failure, or dementia). In 2022, CT has:
 - 12 Medicare-approved SNPs for dual-eligible beneficiaries (D-SNPs)
 - 3 Medicare-approved SNPs for beneficiaries who reside in an institution or require nursing care at home (I-SNPs)
 - 1 Medicare-approved SNP for beneficiaries who have certain chronic or disabling conditions (C-SNPs)

WHY SHOULD YOU ENROLL IN A MEDICARE PRESCRIPTION DRUG PLAN?

You should consider enrolling in a Medicare prescription drug plan if you don't have any prescription drug coverage, or if the coverage you have isn't creditable ("as good as" or "better than") Medicare's prescription drug coverage. For most people, enrollment is voluntary; however, **if you don't enroll when you're first eligible, you could be assessed a "Late Enrollment Penalty" of 1% of the national base beneficiary premium (\$33.37 in 2022) for every month you were without creditable coverage if and when you decide to enroll in the future.** This penalty includes a higher monthly premium and a delay in coverage, since enrollment would be limited to the Open Enrollment Period. Under most circumstances, this Late Enrollment Penalty will apply for as long as you continue to be eligible for Medicare.

- If your existing drug coverage is creditable, then you may not want to join a Medicare prescription plan. As long as you have creditable drug coverage you will not be penalized for not enrolling in a Medicare prescription plan. Contact your plan administrator to inquire if your current drug coverage is considered "creditable".
- If cost is a concern, you may be eligible for programs that help with the cost of Medicare and Medicare prescription coverage. **From March 2021 - February 2022, an individual with a gross monthly income below \$2,641, or a couple with a combined gross monthly income below \$3,572, may qualify for the Medicare Savings Program,** which will help pay Part B premiums, and in some cases may also help with other cost sharing (co-pays, co-insurance and deductibles). Beneficiaries enrolled in the Medicare Savings Program are automatically enrolled into the Extra Help/Low Income Subsidy program. Extra Help pays the Part D deductible; some or the entire monthly Medicare Part D premium; and lowers the prescription co-pays for medications on your plan's formulary. **In 2022, Extra Help copays are up to \$3.95 for covered generic drugs and up to \$9.85 for brand name drugs.** Extra Help also eliminates the coverage gap, also known as the "donut hole". In addition, beneficiaries with Extra Help have a special enrollment period to make plan changes each quarter of the first three quarters of the calendar year, if needed.

ABOUT THE PLANS

- Everyone who has Medicare Part A and/or Part B has the opportunity to change their Medicare Part D plan or join Part D for the first time during the annual Open Enrollment Period (October 15th – December 7th).
- Each plan has its own monthly premium, deductible, and co-pay structure for the medications it covers. Some plans offer reduced prices if you use mail order or “preferred” network pharmacies.
- Each plan offers its own selection of drugs it will cover, called a “**formulary**”. If a medication is not on the plan’s formulary it is a “non-formulary” drug and you will be responsible for the full cost of the medication, even if you have other medical benefits such as Medicaid. **It’s important to select your plan carefully; your coverage will be limited to the drugs on your chosen plan’s formulary.** To ensure you get the most out of your Medicare prescription plan coverage, it is important to know your medications and find the plan that will best cover your individual prescription needs! Your costs could be lowered by using a preferred pharmacy, if one is offered by the plan.
- Plans may have restrictions on certain medications such as Quantity Limits, Step Therapy or Prior Authorization. These restrictions may affect how your medications are covered and should be a consideration when reviewing your plan options for the following year.
- Anyone on Extra Help, Medicare Savings Program (QMB, SLMB, ALMB), or Medicaid, is automatically enrolled in a randomly selected prescription standard “**benchmark**” drug plan if he/she does not have prescription coverage already. There is no guarantee that all of your medications will be covered by the randomly selected benchmark plan. To avoid being responsible for the full cost of uncovered medications, CHOICES strongly recommends that you review your current prescription drug plan to ensure you are enrolled in the plan that best covers your medication needs. As a recipient of the above assistance programs, you are also entitled to a Special Enrollment Period (SEP) that allows you to change your PDP or MA-PD plan on a quarterly basis throughout the calendar year.
- **Individuals who are eligible for Extra Help and are awaiting their assignment to a prescription drug plan can be enrolled immediately into a temporary prescription drug plan called LINET, at their pharmacy by showing “best available evidence” that they have Extra Help.** The letter you received from the Department of Social Services informing you of your Medicare Savings Program coverage is best available evidence. LINET is premium-free and there are no formulary drug restrictions. Individuals on LINET will be auto-enrolled into a Medicare Part D plan within two

months if they have not selected one for themselves. LINET is managed by Humana. Contact CHOICES for help enrolling in LINET.

STEPS TO HELP YOU CHOOSE A PLAN

If you are taking medications, it is in your best interest to find a plan that will provide you with the best coverage for the lowest cost.

The Federal website, www.Medicare.gov, has an online tool called the “Plan Finder” that sorts the plans by the lowest estimated annual cost and allows you to make a side-by-side comparison of three plans of your choosing. You will also be able to compare costs at up to three pharmacies and add medications to see which plans best cover the medications you currently take. You can also use the “Plan Finder” tool to enroll in the plan online.

- Step 1 If you have existing prescription insurance, find out if it’s “creditable”. (Your insurance company **must** send you this information before October 15.)
- Step 2 Make a list of all the prescription drugs you take. Write the name exactly as it appears on your prescription bottle. If you are taking a brand name medication, you want to be sure the screen includes the brand name drug and not the generic version (note: you can discuss with your prescribing physician the possibility of taking generic medications, which may provide some cost savings to you). Be sure to include the dosage you take and the quantity you get each month.
- Step 3 If costs are a concern, find out if you qualify for Extra Help or a Medicare Savings Program. If you do, you may save money on premiums, deductibles, and co-pays. If you have Medicaid (Title 19) or the Medicare Savings Program (QMB, SLMB or ALMB), you automatically qualify for Extra Help.
- Step 4 Think about what features or benefits are most important to you in a prescription drug plan. For example: Can you take generic drugs or do you need a brand name? Do you spend part of the year outside Connecticut and need a national plan? Do you take only a few low-cost medications? If so, a less expensive plan may be adequate. Do you take many or costly medications? If so, maybe an enhanced plan would better suit your needs and be well worth the additional premium dollars.
- Step 5 Finally, don’t be afraid to ask questions to find the best plan for your needs. Questions to consider:
- How much is the monthly premium?
 - Is there an annual deductible? How much is it? (Maximum of **\$480 for 2022**)

- Does the plan cover the drugs you take now?
- What Tier level are the medications you are taking for the plan you are considering? The co-pay or co-insurance you are responsible for varies depending on what “Tier” your plan considers your medication. Two plans could cover the same drug, but one plan could place it at Tier 1 & the other at Tier 3 causing significant cost differences!
- Are there prior authorization requirements for certain drugs? Is “step-therapy” required? (The requirement that you must try certain drugs first before you can get the medication prescribed by your doctor.)
- Is the plan convenient & accepted at your pharmacy? Does it offer mail order & if so - is it more or less expensive?
- What is the plan’s “exception” process if you are denied a particular drug?
- If you are considering a Medicare Advantage plan (a private Medicare plan that administers your Medicare dollars) have you reviewed your hospital and medical out of pocket expenses? Are your medical providers in the plan’s network? Should you consider a PPO that provides some coverage if you go out of network? Does the plan offer additional coverage benefits, such as dental or gym memberships? Please keep in mind that you are not eligible to change plans outside of the open enrollment period (unless you are on Extra Help) even if your provider leaves the plan’s network, or if your insurance carrier drops hospitals or providers during the course of the year.

HOW TO ENROLL IN A PLAN

There are a number of ways you can enroll in a plan:

1. Call CHOICES at **1-800-994-9422** to speak to a CHOICES counselor at the Area Agency on Aging serving [your area of the state](#). A counselor will take you step by step through the process to help you as you make an informed decision. They can enroll you into the plan of your choice over the phone. CHOICES holds enrollment events throughout the State where you can receive assistance. Contact the toll-free CHOICES line or visit <https://portal.ct.gov/ADS-CHOICES> for a list of open enrollment events in your area.
2. Go onto the Medicare “Plan Finder” (www.medicare.gov) and enroll in the plan of your choice online.
3. Call the plan of your choice directly. Plan phone numbers are listed on the following pages for your convenience. You can also go to the plan’s website.
4. Call Medicare (1-800-MEDICARE) and tell them you’ve made a decision and want to enroll in a Medicare Rx plan.

If you are changing from one Medicare plan to another, you only need to enroll in the new plan and it will remove you from your current plan. For example: If you are enrolled in a Medicare Advantage plan and want to return to Medicare, you enroll in a Medicare Part D plan and it will remove you from your Medicare Advantage plan automatically. In this case, beneficiaries should consider purchasing a private, Medicare Supplement plan (also called Medigap plan) to help with out-of-pocket expenses. These plans are standardized and enrollment is available at any point in the year by contacting the plan directly. CHOICES can help you understand the Medicare supplement plan options and provide a list of current premiums.

IMPORTANT INFORMATION ABOUT NOTICES

Beginning in the fall of 2018, plans will no longer mail copies of the Evidence of Coverage to beneficiaries. Instead, the Evidence of Coverage will be available online and a hard copy must be requested. All of these documents should be reviewed thoroughly to help you decide if your current plan still meets your needs for the upcoming year. Here’s a list of notifications and resources which you should review and/or request as you prepare for Medicare Open Enrollment:

- The Annual Notice of Change (ANOC), a 10+ page document sent out to people enrolled in a Medicare Advantage and/or Medicare Part D. The ANOC is sent by your Medicare plan and includes any changes to your current plan’s coverage, costs, or service area that will become effective in January. Insurance companies can make changes every year that may increase your out-of-pocket cost or decrease your benefits, so it’s important to review this document thoroughly. You should receive this notice by September 30, if not contact your plan directly.

- The Evidence of Coverage is 140+ page document that contains a detailed overview of what your current plan covers, cost, and more. Medicare Advantage and/or Medicare Part D plans are no longer required to mail hard copies of the Evidence of Coverage to plan enrollees. Instead, Medicare Advantage and Medicare Part D plans are required to publish the EOC on their website by October 15.
- Plans are required to mail a printed notice called the Notification of Electronic Materials to all enrollees explaining how to obtain hard copies of plan materials routinely available on the plan’s website (EOC, provider directories and formularies). The notice must list the plan’s website, the date the documents will be available on the website, and a phone number to request hard copies of the EOC, plan provider directories and/or plan formularies.
- Medicare & You Handbook is sent by The Centers for Medicare and Medicaid Services (CMS) in late September to current enrollees. This handbook contains lots of useful information about when Medicare covers certain services, including preventive care, medical equipment and supplies and much more. If you don’t receive one by the second week in October, call 1-800-Medicare to get another copy with your state’s specific plan information, or go to www.Medicare.gov to view the general information online.
- Notice of Plan Termination/Reassignment Notice. If your Medicare Part D or Extra Help plan will no longer be available in the upcoming year, CMS will send you a blue notification. You will have the option of selecting a new drug plan for the upcoming year or you will be reassigned to one by CMS. Your decision must be made before December 31st.

If you haven’t already done so, consider creating a Medicare.gov account to receive all notices via email. In addition, call your plan to learn about their paperless options. You can find their customer service phone number on your insurance card.

NEW COVERAGE LIMITATIONS FOR AT-RISK BENEFICIARIES

In April 2018, under the Comprehensive Addiction & Recovery Act (CARA), CMS issued regulations that establish a framework for Medicare prescription drug plans to use to identify beneficiaries who are at-risk of misusing frequently abused drugs and to manage utilization. Plans will identify at-risk beneficiaries based on their opioid use. Beneficiaries with certain medical conditions are exempt from review for potential opioid abuse. When a plan determines that an enrollee is at-risk for opioid misuse, a variety of steps will be taken to address the concerns. Some examples include: 1) case management, 2) a “lock-in” with selected prescribers or network pharmacies, 3) point-of-sale edits at the pharmacy that limit supply amounts, or 4) prohibit at-risk Low Income Subsidy beneficiaries from using the Special Enrollment Period to change plans. Limitations can only be imposed after the plan notifies the beneficiary of their at-risk status. Beneficiaries can appeal an at-risk determination, if they believe their plan has made a mistake. These new procedures took effect on January 1, 2020.

PART D SENIOR SAVINGS MODEL – LOWER COST INSULINS

The Centers for Medicare & Medicaid Services (CMS) announced a new Part D feature for 2021, called the Part D Senior Savings Model, intended to lower out-of-pocket costs for insulin. Participating plans will offer beneficiaries plan choices that provide broad access to multiple types of insulin, marketed by Model-participating pharmaceutical manufacturers, at a **maximum copay of \$35 each for a month's supply of insulin** in the deductible, initial coverage, and coverage gap phases of the Part D benefit.

The following pharmaceutical manufacturers are participating in the Part D Senior Savings Model in 2022:

- Eli Lilly and Company
- MannKind Corporation
- Mylan Specialty L.P., a Viatris Company
- Novo Nordisk, Inc. and Novo Nordisk Pharma, Inc.
- Sanofi-Aventis U.S. LLC

Beneficiaries who take insulin and are interested in selecting a Model plan should ensure that the particular insulin they take is covered. A list of covered insulin drugs under the Senior Savings Model can be found [here](#). Participating Model plans are searchable on the [Medicare Plan Finder](#). They are also listed below.

Note: the filter for searching by Part D Senior Savings Model plans has been removed from the Medicare Plan Finder. **Beneficiaries should search for the overall least expensive plan for all of their medications – not just insulin.** If you have entered all your drugs and are filtering only by total premium + drug costs, the insulin savings model plans should rise to the top of the list automatically if they are the lowest price plan for all your medications.

In 2022, the following standalone Prescription Drug Plans (**PDPs**) are participating in the Part D Senior Savings Model in CT:

| Company/ID | Plan Name/ID |
|----------------------------|---------------------------------------|
| UnitedHealthcare (S5820) | AARP MedicareRx Preferred (002) |
| Cigna (S5617) | Cigna Extra Rx (247) |
| Humana (S5884) | Humana Premier Rx Plan (149) |
| Mutual of Omaha Rx (S7126) | Mutual of Omaha Rx Premier (072) |
| Aetna Medicare (S5601) | SilverScript Plus (005) |
| Wellcare (S4802) | Wellcare Medicare Rx Value Plus (205) |
| Wellcare (S4802) | Wellcare Value Script (137) |

In 2022, the following Medicare Advantage Plans with Prescription Drug Coverage (**MAPDs**) are participating in the Part D Senior Savings Model in CT:

| Company/ID | Plan Name/ID |
|---|---|
| UnitedHealthcare (R7444) | AARP Medicare Advantage Choice (001) |
| UnitedHealthcare (H3442) | AARP Medicare Advantage Walgreens (001) |
| Anthem Blue Cross and Blue Shield (H5854) | Anthem MediBlue Select (010) |
| UnitedHealthcare (H0710) | UnitedHealthcare Assisted Living Plan (I-SNP) (009) |
| United Healthcare (H0755) | UnitedHealthcare Medicare Advantage Plan 1 (030) |
| United Healthcare (H0755) | UnitedHealthcare Medicare Advantage Plan 2 (031) |
| United Healthcare (H0755) | UnitedHealthcare Medicare Advantage Plan 3 (033) |

2022 PART D STANDARD PLAN COST-SHARING*

| Part D Benefit Cost Period | Cost & Who Pays What | Beneficiary Pays (TrOOP) | Plan Pays | Total Amount Spent on Plan Covered Drugs (both beneficiary payments and plan payments) |
|--------------------------------------|---|--|---|---|
| Initial Deductible | Beneficiary Pays 100% | Up to \$480 | \$0 | \$480 (amount spent on deductible, before ICP begins) |
| Initial Coverage Period (ICP) | Costs of covered drugs are shared: 25% by beneficiary, 75% by plan | Up to \$1,107.50* *maximum beneficiary would pay if plan has no deductible | \$3,322.50 | \$4,430 (amount spent during ICP including applicable deductible, before Coverage Gap begins) |
| Coverage Gap (Donut Hole) | <p>While the Part D coverage gap (“donut hole”) officially closed in 2020, that does not mean beneficiaries don’t have to share a portion of costs after the ICP:</p> <ul style="list-style-type: none"> The beneficiary will continue to pay 25% for both generic drugs and brand-name drugs, plus a small portion of the pharmacy dispensing fee (approx. \$1-\$3). The plan pays 75% of the cost of generic drugs and 5% for brand-name drugs. The drug manufacturer provides a 70% discount on brand-name drugs. <p>Note about True Out-of-Pocket (TrOOP) costs: The total amount spent in this period (up to \$5,582.50) includes:</p> <ul style="list-style-type: none"> The drug costs paid by the beneficiary, and The 70% discount on brand-name drugs provided by the drug manufacturer. <p>Payments made by the plan during this period (75% on generics, 5% on brand-name drugs) do not count toward TrOOP.</p> | | | <p>Up to \$5,582.50 - Total Amount spent between the end of the ICP and prior to the Catastrophic Benefit Period.</p> <p>\$10,690.20 – Total amount spent during both the ICP and the Coverage Gap before Catastrophic Benefit Period Begins.</p> |
| Catastrophic Benefit Period | When an enrollee’s total out-of-pocket spending reaches \$7,050 , they hit the catastrophic benefits period, and costs of covered drugs are shared. Beneficiary pays reduced copay/coinsurance; plan pays the difference. | Greater of: 5% co-insurance OR \$3.95 co-pay for generic, \$9.85 co-pay for brand-name or non-preferred. | Any remaining portion of the negotiated drug price. | Beneficiary will remain in the Catastrophic Benefit Period through December 31, 2022. Part D benefit will reset on January 1, 2023, starting again with the deductible. |

*Most Part D plans are not standard plans. This means calculating TrOOP costs during the initial deductible and ICP varies by plan. Source: 2022 Call Letter (pp. 75-83) at: <https://www.cms.gov/files/document/2022-announcement.pdf>

This chart was produced by: [National Council on Aging \(NCOA\) Center for Benefits Access](#)

2022 Connecticut Medicare Part D Prescription Drug Plans (PDP)

| PLAN NAME (ID) | NATIONAL PDP | MONTHLY PREMIUM | PREMIUM WITH FULL EXTRA HELP | ANNUAL DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | BENEFIT TYPE |
|---|---|-----------------|------------------------------|-------------------|--|--------------|
| Aetna Medicare (S5601) | www.aetnamedicare.com Phone: 1-833-526-2445 | | | | Member Rating of Plan: 83% Star Rating: 3.5 | |
| SilverScript Choice (004) | Yes | \$33.60 | \$0 | \$480* | No | Basic |
| SilverScript Plus (005) | Yes | \$72.50 | \$41.00 | \$0 | Yes | Enhanced |
| Silverscript SmartRx (177) | Yes | \$7.40 | \$7.40 | \$480* | No | Enhanced |
| Anthem Blue Cross and Blue Shield (S2893) | www.rxmedicareplans.com Phone: 1-877-479-2227 | | | | Member Rating of Plan: 83% Star Rating: 4.5 | |
| Blue MedicareRx Premier (003) | No | \$136.20 | \$99.90 | \$0 | Yes | Enhanced |
| Blue MedicareRx Value Plus (001) | No | \$51.70 | \$15.40 | \$480* | No | Basic |
| Cigna (S5617) | www.cignamedicare.com Phone: 1-800-735-1459 | | | | Member Rating of Plan: 84% Star Rating: 3.5 | |
| Cigna Essential Rx (281) | Yes | \$32.10 | \$12.80 | \$480* | No | Enhanced |
| Cigna Extra Rx (247) | Yes | \$55.60 | \$46.00 | \$100* | Yes | Enhanced |
| Cigna Secure Rx (008) | Yes | \$33.50 | \$0 | \$480* | No | Basic |
| Elixir Insurance (Formerly Envision) (S7694) | www.elixirinsurance.com Phone: 1-888-377-1439 | | | | Member Rating of Plan: 80% Star Rating: 3 | |
| Elixir RxSecure (002) | Yes | \$36.10 | \$0 | \$480 | No | Basic |
| Elixir RxPlus (125) | Yes | \$36.50 | \$18.70 | \$480* | No | Enhanced |

*Tier 1 medications not subject to deductible
Plan information in this guide is from Medicare. Contact plans for more details.
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2022 Connecticut Medicare Part D Prescription Drug Plans (PDP)

| PLAN NAME (ID) | NATIONAL PDP | MONTHLY PREMIUM | PREMIUM WITH FULL SUBSIDY EXTRA HELP | ANNUAL DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | BENEFIT TYPE |
|---------------------------------------|---|-----------------|--------------------------------------|--|---------------------------|--------------|
| Humana (S5884) | www.humana.com/medicare Phone: 1-800-706-0872 | | | Member Rating of Plan: 84% Star Rating: 4 | | |
| Humana Basic Rx Plan (102) | Yes | \$36.30 | \$0 | \$480 | No | Basic |
| Humana Premier Rx Plan (149) | Yes | \$75.00 | \$38.70 | \$480* | No | Enhanced |
| Humana Walmart Value Rx Plan (182) | Yes | \$22.70 | \$0.60 | \$480* | No | Enhanced |
| Mutual of Omaha Rx (S7126) | www.mutualofomaharx.com Phone: 1-800-961-9006 | | | Member Rating of Plan: 80% Star Rating: 3.5 | | |
| Mutual of Omaha Rx Plus (002) | No | \$97.20 | \$60.90 | \$480 | No | Basic |
| Mutual of Omaha Rx Premier (072) | No | \$35.10 | \$35.10 | \$480* | No | Enhanced |
| United Healthcare (S5820) | www.AARPMedicareRX.com Phone: 1-888-867-5564 | | | Member Rating of Plan: 84% Star Rating: 3.5 | | |
| AARP MedicareRx Preferred (002) | Yes | \$101.00 | \$64.70 | \$0 | No | Enhanced |
| United Healthcare (S5921) | www.AARPMedicareRX.com AARP MedicareRx Saver Plus: 1-888-867-5564 AARP MedicareRx Walgreens: 1-800-753-8004 | | | Member Rating of Plan: 78% Star Rating: 4 | | |
| AARP MedicareRX Saver Plus (348) | Yes | \$35.00 | \$0.00 | \$480 | No | Basic |
| AARP MedicareRX Walgreens (385) | Yes | \$29.30 | \$5.30 | \$310* | No | Enhanced |
| WellCare (S4802) | www.wellcare.com/pdp Phone: 1-888-293-5151 | | | Member Rating of Plan: 81% Star Rating: 3.5 | | |
| WellCare Classic (076) | Yes | \$33.50 | \$0 | \$480 | No | Basic |
| WellCare Value Script (137) | Yes | \$13.00 | \$13.00 | \$480* | No | Enhanced |
| WellCare Medicare Rx Value Plus (205) | Yes | \$69.00 | \$36.50 | \$0 | No | Enhanced |

2022 Connecticut Medicare BENCHMARK Prescription Drug Plans (PDP)

| Plan Name (ID) | Monthly Premium | Part D Premium with Full Extra Help | Part D Premium with 75% Extra Help | Part D Premium with 50% Extra Help | Part D Premium with 25% Extra Help |
|---|---|-------------------------------------|--|------------------------------------|------------------------------------|
| Aetna Medicare (S5601) | www.aetnamedicare.com Phone: 1-833-526-2445 | | Member Rating of Plan: 83% Star Rating: 3.5 | | |
| SilverScript Choice (004) | \$33.60 | \$0 | \$8.40 | \$16.80 | \$25.20 |
| Cigna (S5617) | www.cignamedicare.com Phone: 1-800-735-1459 | | Member Rating of Plan: 84% Star Rating: 3.5 | | |
| Cigna Secure Rx (008) | \$33.50 | \$0 | \$8.40 | \$16.70 | \$25.10 |
| Elixir Insurance (Formerly Envision) (S7694) | www.elixirinsurance.com Phone: 1-888-377-1439 | | Member Rating of Plan: 80% Star Rating: 3 | | |
| Elixir Rx Secure (002) | \$36.10 | \$0 | \$9.00 | \$18.00 | \$27.10 |
| Humana (S5884) | www.humana.com/medicare Phone: 1-800-706-0872 | | Member Rating of Plan: 84% Star Rating: 4 | | |
| Humana Basic Rx Plan (102) | \$36.30 | \$0 | \$9.10 | \$18.20 | \$27.20 |
| United Healthcare (S5921) | www.AARPMedicareRX.com Phone: 1-888-867-5564 | | Member Rating of Plan: 78% Star Rating: 4 | | |
| AARP MedicareRx Saver Plus (348) | \$35.00 | \$0 | \$8.70 | \$17.50 | \$26.20 |
| WellCare (S4802) | www.wellcare.com/pdp Phone: 1-888-293-5151 | | Member Rating of Plan: 81% Star Rating: 3.5 | | |
| WellCare Classic (076) | \$33.50 | \$0 | \$8.40 | \$16.70 | \$25.10 |

2022 Connecticut Medicare Advantage Prescription Drug Plans (MA-PD)

| PLAN NAME – TYPE (ID) | SERVICE AREA | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | IN-NETWORK MAX OUT OF POCKET | PLAN/BENEFIT TYPE |
|--|--|--|------------------------------------|------------------------|----------------------------------|------------------------------|-------------------|
| Aetna Medicare (H5521) | www.aetnamedicare.com | | Phone: 1-833-859-6031 | | Member Rating: 87% | | Star Rating: 4.5 |
| Aetna Medicare Elite Plan (157) | Connecticut | \$0 | \$0 | \$0 | Yes | \$6,700 | PPO/ Enhanced |
| Aetna Medicare Explorer Premier (013) | Connecticut | \$99 \$52.20 H \$46.80 Rx | \$10.50 | \$250* | Yes | \$7,550 | PPO/ Enhanced |
| Aetna Medicare Essential Elite Plan (352) | Connecticut | \$0 | \$0 | \$0 | Yes | \$6,700 | PPO/ Enhanced |
| Aetna Medicare (H5793) | www.aetnamedicare.com | | Phone: 1-833-859-6031 | | Member Rating: 84% | | Star Rating: 4 |
| Aetna Medicare Elite Plan (010) | Connecticut | \$0 | \$0 | \$0 | Yes | \$7,550 | HMO/ Enhanced |
| Aetna Medicare Value Plan (001) | Connecticut | \$49 \$28.10 H \$20.90 Rx | \$0 | \$0 | Yes | \$6,700 | HMO/ Enhanced |
| Anthem Blue Cross & Blue Shield (H2836) | www.anthem.com/medicare | | Phone: 855-593-0918 | | Plan too small for member rating | | |
| Anthem MediBlue Access Select (005) | Connecticut | \$0 | \$0 | \$95* | Yes | \$7,550 | PPO/ Enhanced |
| Anthem Blue Cross & Blue Shield (H5854) | www.anthem.com/shop | | Phone: 855-679-0563 | | Member Rating: 85% | | Star Rating: 4.5 |
| Anthem MediBlue Extra (011) | Connecticut | \$31.90 \$0 H \$35.20 Rx | \$0 | \$480* | Yes | \$6,700 | HMO/ Enhanced |
| Anthem MediBlue Plus (007) | Hartford County | \$26 \$0 H \$26 Rx | \$0 | \$480* | Yes | \$6,700 | HMO/ Enhanced |

*Tier 1 medications not subject to deductible

Plan information in this guide is from Medicare. Contact plans for more details.

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2022 Connecticut Medicare Advantage Prescription Drug Plans (MA-PD)

| PLAN NAME – TYPE (ID) | SERVICE AREA | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | IN-NETWORK MAX OUT OF POCKET | PLAN/BENEFIT TYPE |
|--|--|---------------------------------|------------------------------------|------------------------|--|------------------------------|-------------------|
| Anthem Blue Cross & Blue Shield (H5854) | www.anthem.com/shop | | Phone: 855-679-0563 | | Member Rating: 85% | | Star Rating: 4.5 |
| Anthem MediBlue Plus (009) | Fairfield, Litchfield, Middlesex, New Haven & Windham Counties | \$36 \$0 H \$36 Rx | \$0.80 | \$380* | Yes | \$6,700 | HMO/ Enhanced |
| Anthem MediBlue Prime (015) | New Haven | \$0 | \$0 | \$480* | Yes | \$7,550 | HMO/ Enhanced |
| Anthem MediBlue Select (010) | All Counties except New London & Tolland Counties | \$0 | \$0 | \$275* | Yes | \$7,300 | HMO/ Enhanced |
| CarePartners of Connecticut (H0342) | www.carepartnersct.com | | Phone: 844-402-6874 | | Plan too new for member rating | | |
| CarePartners Access (001) | All Counties except Fairfield County | \$0 | \$0 | \$0 | No | \$4,900 | PPO/ Enhanced |
| CarePartners of Connecticut (H5273) | www.carepartnersct.com | | Phone: 833-270-2728 | | Member Rating of Plan: 87% Star Rating: 4.5 | | |
| CareAdvantage Preferred (001) | All Counties except Fairfield County | \$0 | \$0 | \$0 | No | \$4,900 | HMO/ Enhanced |
| CareAdvantage Prime (002) | All Counties except Fairfield County | \$39 \$0 H \$39 Rx | \$2.70 | \$0 | No | \$4,900 | HMO/ Enhanced |
| Cigna (H2752) | www.cignamedicare.com | | Phone: 877-646-7738 | | Plan too new for member rating | | |
| Cigna Preferred Medicare (001) | New Haven County | \$0 | \$0 | \$0 | Yes | \$6,500 | HMO/ Enhanced |

*Tier 1 medications not subject to deductible

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2022 Connecticut Medicare Advantage Prescription Drug Plans (MA-PD)

| PLAN NAME – TYPE (ID) | SERVICE AREA | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL SUBSIDY EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | IN-NETWORK MAX OUT OF POCKET LIMITS | PLAN/BENEFIT TYPE |
|--|--|-----------------------------------|--|------------------------|--|-------------------------------------|----------------------|
| Cigna (H7849) | www.cignamedicare.com | | Phone: 877-646-7738 | | Member Rating of Plan: 86% Star Rating: 3.5 | | |
| Cigna True Choice Medicare (052) | New Haven County | \$0 | \$0 | \$0 | Yes | \$6,500 | PPO/ Enhanced |
| Cigna True Choice Plus Medicare (054) | New Haven County | \$26 \$0 H \$26 Rx | \$0 | \$0 | Yes | \$5,900 | PPO/ Enhanced |
| ConnectiCare, Inc. (H3528) | www.connecticare.com/medicare | | Phone: 877-224-8220 | | Member Rating of Plan: 85% Star Rating: 4 | | |
| ConnectiCare Choice Part B Saver (017) | Connecticut | \$0 | \$0 | \$445* | No | \$7,550 | HMO/ Enhanced |
| ConnectiCare Choice Plan 1 (016) | Connecticut | \$184 \$108.70 H \$75.30 Rx | \$39.00 | \$300* | Yes | \$3,400 | HMO/ Enhanced |
| ConnectiCare Choice Plan 3 (014) | Connecticut | \$0 | \$0 | \$445* | No | \$7,550 | HMO/ Enhanced |
| ConnectiCare Flex Plan 1 (006) | Connecticut | \$242 \$144.80 H \$97.20 Rx | \$60.90 | \$300* | Yes | \$5,300 | HMO-POS/ Enhanced |
| ConnectiCare Flex Plan 2 (015) | Connecticut | \$135 \$84.60 H \$50.40 Rx | \$14.10 | \$300* | No | \$6,000 | HMO-POS/ Enhanced |
| ConnectiCare Flex Plan 3 (011-1) | Hartford, Litchfield, Middlesex, & Tolland Counties | \$50 \$0 H \$50 Rx | \$13.70 | \$300* | No | \$5,500 | HMO-POS/ Enhanced |
| ConnectiCare Flex Plan 3 (011-2) | Fairfield, New Haven, New London & Windham Counties | \$70 \$15.90 H \$54.10 Rx | \$17.80 | \$300* | No | \$5,500 | HMO-POS/ Enhanced |

2022 Connecticut Medicare Advantage Prescription Drug Plans (MA-PD)

| PLAN NAME – TYPE (ID) | SERVICE AREA | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | IN-NETWORK MAX OUT OF POCKET LIMITS | PLAN/BENEFIT TYPE |
|--|---|---------------------------------|--|------------------------|---------------------------|-------------------------------------|------------------------------|
| ConnectiCare, Inc. (H3528) | www.connecticare.com/medicare Phone: 877-224-8220 | | Member Rating of Plan: 85% Star Rating: 4 | | | | |
| ConnectiCare Passage Plan 1 (010) | Connecticut | \$0 | \$0 | \$275* | No | \$7,550 | HMO/ Enhanced |
| Humana (H5216) | Humana.com/medicare Phone: 800-833-2364 | | Member Rating of Plan: 85% Star Rating: 4 | | | | |
| HumanaChoice H5216-288 (288) | Hartford and Tolland Counties | \$20 \$0 H \$20 Rx | \$0 | \$275* | No | \$4,800 | PPO/ Enhanced |
| HumanaChoice H5216-289 (289) | Hartford and Tolland Counties | \$0 | \$0 | \$300* | No | \$5,800 | PPO/ Enhanced |
| United Healthcare (H0755) | www.UHCMedicareSolutions.com Phone: 1-800-555-5757 | | Member Rating of Plan: 86% Star Rating: 4 | | | | |
| UnitedHealthcare Medicare Advantage Plan 1 (030) | Connecticut | \$91 \$67.60 H \$23.40 Rx | \$0 | \$0 | No | \$4,700 | HMO/ Enhanced |
| UnitedHealthcare Medicare Advantage Plan 2 (031) | Connecticut | \$29 \$6.70 H \$22.30 Rx | \$0 | \$150* | Yes | \$6,000 | HMO/ Enhanced |
| UnitedHealthcare Medicare Advantage Plan 3 (033) | Connecticut | \$0 | \$0 | \$175* | Yes | \$6,700 | HMO/ Enhanced |
| United Healthcare (H3442) | www.AARPMedicarePlans.com Phone: 1-800-555-5757 | | Member Rating of Plan: 85% Star Rating: 3.5 | | | | |
| AARP Medicare Advantage Walgreens (001) | Connecticut | \$0 | \$0 | \$0 | Yes | \$6,700 | PPO/ Enhanced |
| United Healthcare (R7444) | www.AARPMedicarePlans.com Phone: 1-800-555-5757 | | Member Rating of Plan: 84% Star Rating: 4 | | | | |
| AARP Medicare Advantage Choice (001) | Connecticut/ New England | \$55 \$19.10 H \$35.90 Rx | \$0 | \$295* | Yes | \$7,500 | Regional PPO/ Enhanced |

2022 Connecticut Medicare Advantage Prescription Drug Plans (MA-PD)

| PLAN NAME – TYPE (ID) | SERVICE AREA | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | IN-NETWORK MAX OUT OF POCKET LIMITS | PLAN/BENEFIT TYPE |
|--------------------------------|---|---------------------------------------|------------------------------------|--|---------------------------|-------------------------------------|-------------------|
| WellCare (H0712) | www.wellcare.com/medicare Phone: 1-844-917-0175 | | | Member Rating of Plan: 85% Star Rating: 3.5 | | | |
| WellCare Assist (020) | Connecticut | \$24.10 \$0 H \$24.10 Rx | \$0 | \$480* | No | \$5,500 | HMO/ Enhanced |
| WellCare No Premium (019) | Connecticut | \$0 | \$0 | \$0 | Yes | \$7,550 | HMO/ Enhanced |
| WellCare (H1914) | www.wellcare.com/medicare Phone: 1-844-917-0175 | | | Member Rating of Plan: 78% Star Rating: 3 | | | |
| WellCare Assist Open (004) | Connecticut | \$27.20 \$0 H \$27.20 Rx | \$0 | \$480* | No | \$6,700 | PPO/ Enhanced |
| WellCare Giveback Open (002) | Connecticut | \$0 | \$0 | \$395* | Yes | \$7,550 | PPO/ Enhanced |
| WellCare No Premium Open (001) | Connecticut | \$0 | \$0 | \$200* | Yes | \$5,500 | PPO/ Enhanced |

*Tier 1 medications not subject to deductible
Plan information in this guide is from Medicare. Contact plans for more details.
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2022 Connecticut Medicare Advantage Special Needs Plans (SNPs)

| PLAN NAME -(ID) | SERVICE AREA BY COUNTY | SPECIAL NEEDS PLAN TYPE | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | PLAN/BENEFIT TYPE |
|--|---|---|--|------------------------------------|----------------------------------|---------------------------|------------------------------|
| Aetna Medicare (H5793) | www.aetnamedicare.com | | Phone: 1-833-859-6031 | | Member Rating: 84% | | Star Rating: 4 |
| Aetna Medicare Assure Plan (017) | Connecticut | Dual-Eligible Accepts QMBs | \$25.30 \$0 H \$25.30 Rx | \$0 | \$480 | No | HMO-POS D-SNP Enhanced |
| Anthem Blue Cross & Blue Shield (H2836) | www.anthem.com/medicare | | Phone: 855-593-0918 | | Plan too small for member rating | | |
| Anthem MediBlue Dual Access (PPO D-SNP) | Connecticut | Dual-Eligible Accepts QMBs | \$32.40 \$0 H \$32.40 Rx | \$0 | \$480 | No | PPO D-SNP Enhanced |
| Anthem Blue Cross & Blue Shield (H5854) | www.anthem.com/shop | | | | Member Rating: 85% | | Star Rating: 4.5 |
| Anthem MediBlue Care to You (014) Phone: 855-679-0566 | All Counties except Litchfield and Windham Counties | Institutional | \$36.30 \$0 H \$36.30 Rx | \$0 | \$0 | Yes | HMO I-SNP Enhanced |
| Anthem MediBlue Dual Advantage (008) Phone: 855-679-0564 | Connecticut | Dual-Eligible Accepts QMBs | \$30.50 \$0 H \$30.50 Rx | \$0 | \$480* | Yes | HMO D-SNP Enhanced |
| Anthem MediBlue Dual Advantage Select (013) Phone: 855-679-0564 | Connecticut | Dual-Eligible Accepts QMBs | \$36.30 \$0 H \$36.30 Rx | \$0 | \$480 | No | HMO D-SNP Enhanced |
| Anthem MediBlue ESRD Care (012) Phone: 855-679-0565 | Fairfield, Hartford, Litchfield, Middlesex, New Haven & Tolland Counties | End-Stage Renal Disease Requiring Dialysis | \$29.70 \$0 H \$29.70 Rx | \$0 | \$310* | No | HMO-POS C-SNP Enhanced |
| Cigna (H2752) | www.cignamedicare.com | | Phone: 877-646-7738 | | Plan too new for member rating | | |
| Cigna TotalCare Plus (002) | New Haven County | Dual Eligible Accepts QMBs | \$34.50 \$0 H \$34.50 Rx | \$0 | \$480 | No | HMO D-SNP Standard |

*Tier 1 medications not subject to deductible

Plan information in this guide is from Medicare. Contact plans for more details.

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2022 Connecticut Medicare Advantage Special Needs Plans (SNPs)

| PLAN NAME -(ID) | SERVICE AREA BY COUNTY | SPECIAL NEEDS PLAN TYPE | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | PLAN/BENEFIT TYPE |
|---|---|-------------------------------|---------------------------------------|------------------------------------|---|---------------------------|--------------------------|
| ConnectiCare (H3276) | 175 Scott Swamp Rd, Farmington, CT 06032 Phone: 1-877-224-8220 | | | | Member Rating of Plan: 87% Star Rating: 3 | | |
| ConnectiCare Choice Dual (001) | Connecticut | Dual-Eligible | \$36.30 \$0 H \$36.30 Rx | \$0 | \$480 | No | HMO D-SNP Standard |
| ConnectiCare Choice Dual Basic (002) | Connecticut | Dual-Eligible Accepts QMBs | \$36.30 \$0 H \$36.30 Rx | \$0 | \$480 | No | HMO D-SNP Standard |
| ConnectiCare Choice Dual Vista (003) | Connecticut | Dual-Eligible | \$36.30 \$0 H \$36.30 Rx | \$0 | \$480 | No | HMO D-SNP Standard |
| Humana (H5216) | Humana.com/medicare Phone: 800-833-2364 | | | | Member Rating of Plan: 85% Star Rating: 4 | | |
| HumanaChoice SNP-DE H5216-290 (290) | Hartford and Tolland Counties | Dual-Eligible Accepts QMBs | \$25.60 \$0 H \$25.60 Rx | \$0 | \$480* | No | PPO D-SNP Enhanced |
| United Healthcare (H0271) | www.UHC Medicare Solutions.com Phone: 1-888-834-3721 | | | | Member Rating of Plan: 88% Star Rating: 4 | | |
| UnitedHealthcare Dual Complete (014) | Connecticut | Dual-Eligible Accepts QMBs | \$34.40 \$0 H \$34.40 Rx | \$0 | \$480 | No | PPO D-SNP Standard |
| United Healthcare (H0710) | www.UHC Medicare Solutions.com Phone: 1-888-834-3721 | | | | Too small for Member Rating Star Rating: 5 | | |
| UnitedHealthcare Assisted Living Plan (009) | Fairfield, Hartford, & New Haven Counties | Institutional | \$34.10 \$0 H \$34.10 Rx | \$0 | \$200* | No | PPO I-SNP Enhanced |
| UnitedHealthcare Nursing Home Plan (026) | Connecticut | Institutional | \$36.70 \$0 H \$36.70 Rx | \$0 | \$480 | No | PPO I-SNP Standard |

2022 Connecticut Medicare Advantage Special Needs Plans (SNPs)

| PLAN NAME -(ID) | SERVICE AREA BY COUNTY | SPECIAL NEEDS PLAN TYPE | MONTHLY PREMIUM | TOTAL PREMIUM WITH FULL EXTRA HELP | PART D DRUG DEDUCTIBLE | EXTRA COVERAGE IN THE GAP | PLAN/BENEFIT TYPE |
|-----------------------------|---|-------------------------------|---------------------------------------|------------------------------------|--|---------------------------|--------------------------|
| WellCare (H0712) | www.wellcare.com/medicare Phone: 1-844-917-0175 | | | | Member Rating of Plan: 85% Star Rating: 3.5 | | |
| WellCare Dual Access (005) | Connecticut | Dual-Eligible Accepts QMBs | \$26.50 \$0 H \$26.50 Rx | \$0 | \$480* | No | HMO D-SNP Enhanced |
| WellCare Dual Liberty (029) | Connecticut | Dual-Eligible | \$31.90 \$0 H \$31.90 Rx | \$0 | \$480* | No | HMO D-SNP Enhanced |

*Tier 1 medications not subject to deductible

Plan information in this guide is from Medicare. Contact plans for more details.

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2022 Connecticut Medicare Advantage Plans without Prescription Coverage (MA-only)

| PLAN NAME - TYPE (ID) | SERVICE AREA | TOTAL MONTHLY PREMIUM | IN-NETWORK MAX OUT OF POCKET LIMITS | HEALTH PLAN TYPE |
|---|---|-----------------------|--|------------------|
| Aetna Medicare (H5521) | www.aetnamedicare.com Phone: 1-833-859-6031 | | Member Rating: 87% Star Rating: 4.5 | |
| Aetna Medicare Eagle Plan (350) | Connecticut | \$0 | \$6,700 | PPO |
| ConnectiCare, Inc. (H3528) | www.connecticare.com/medicare Phone: 1-877-224-8220 | | Member Rating of Plan: 85% Star Rating: 4 | |
| ConnectiCare Choice Plan 2 (003) | Connecticut | \$0 | \$6,000 | HMO |
| Humana (H5216) | Humana.com/medicare Phone: 800-833-2364 | | Member Rating of Plan: 85% Star Rating: 4 | |
| Humana Honor (059) | Hartford and Tolland Counties | \$0 | \$4,500 | PPO |
| United Healthcare (H0755) | www.UHCMedicareSolutions.com Phone: 1-800-555-5757 | | Member Rating of Plan: 86% Star Rating: 4 | |
| UnitedHealthcare Medicare Advantage Patriot (032) | Connecticut | \$0 | \$6,000 | HMO |

*Tier 1 medications not subject to deductible
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Revised Oct 2021



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