

How do you look? Positioning your plan in Medicare Plan Finder

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How do I look?

“How do I feel? Who cares how I feel... How do I look?”

- Just like rock stars, Medicare plans care how they look...
- Unlike rock stars, how Medicare plans look can impact how they feel...

<https://www.biography.com/musician/david-lee-roth>



Agenda

1. Overview of Medicare Plan Finder
2. Strategy and timing
3. Evolution of the Medicare Plan Finder
4. Quality ratings and Medicare Plan Finder

Poll question #1

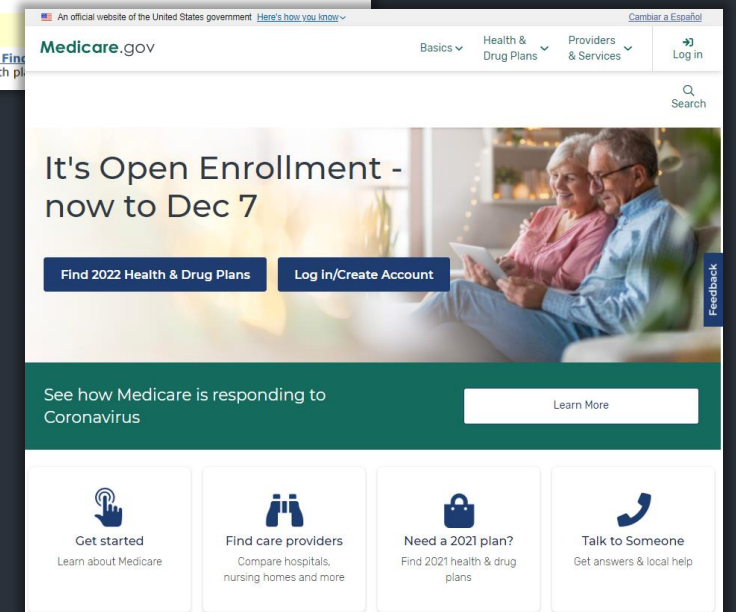
How often do you use MPF?

- a) Never
- b) Once a year
- c) Few times a year
- d) Monthly or more



What is Medicare Plan Finder (MPF)?

- Launched 1998 to house Medicare insurance plan information
- Public resource for comparing Medicare coverage options hosted by CMS: <http://www.medicare.gov/find-a-plan>
- Assist beneficiaries make informed decisions regarding their health care and prescription drug coverage
- Four step process to see results
 - Zip code
 - Enter drugs
 - Select pharmacies
 - Plan results



Why use Medicare Plan Finder?

Beneficiaries to know what likely out-of-pocket costs will be monthly, annually, or both



Beneficiaries to know what costs may be if they have a change in health status, such as experiencing an illness



Beneficiaries cost for several specific types of health care costs, including premiums, cost sharing, maximum out of pocket, deductibles, etc.



Listing criteria on site

- Ability to filter and sort plan information does not appear until later in plan search process, where users are refining plan results.
- Listing includes plans available in their zip code, average 24 plans, narrow down list before they can compare up to three selected plans
- 2018 report conducted jointly by two advocacy groups cited difficulties locating filter and sort functions
- Default listing with drugs by *Retail Pharmacy; Estimated total drug + premium cost*
- 2nd by *In and Out-of-network, maximum you pay for health services*
- Other sort options:
 - Lowest yearly drug deductible
 - Lowest health plan deductible
 - Lowest monthly premium
- Previous listing sorted by Stars does not seem to be a factor unless not comparing drug costs

Poll question #2

Do you personally find MPF confusing or hard to use?

- a) Yes
- b) No
- c) I do not use it



Plan grievances

Last annual enrollment period (AEP) issues

- Connecticut, New Hampshire and Massachusetts paused enrollment and recommended beneficiaries wait until issues were resolved
- Specific issues
 - Not all plans displayed full drug costs
 - Not all plans displayed accurate pharmacy network information
 - Beneficiaries entitled to Extra Help/LIS may not have been able to view accurate cost-sharing
 - Showing “N/A” with respect to pricing for some plans
 - Compare a max of 3 Medicare Advantage (MA) plans or Part D plans (PDPs) side by side

Sales / broker usage

- **Retention.** Health plan members enrolled through agent/broker were retained higher percentage than members through MPF
- **Enrollment channels.** How widely used is % of Total Enrollments through Brokers vs MPF (vs other channels)?
 - PDP: Broker - 60%-70% vs MPF - 30%-40%
 - MAPD: 60% vs 10%, 30% other
- **Costs.** Members enrolled through MPF higher cost for care than vs. agent/broker

Poll question #3

Does your organization consider MPF when underwriting / preparing bids?

- a) Yes
- b) No
- c) Don't know



Plan strategy

Plan rankings

Plans must align Medicare Plan Finder ranking with strategy

- Drives member selection
- Consider member medicine cabinet

Drug type

Ranking consideration

Specialty

- Plan ranking driven by pricing
- Plans have similar cost sharing on specialty tier

Brand

- Strategy driven by cost sharing type
- Coinsurance benefit highlights drug pricing
- Copay benefit emphasizes premiums

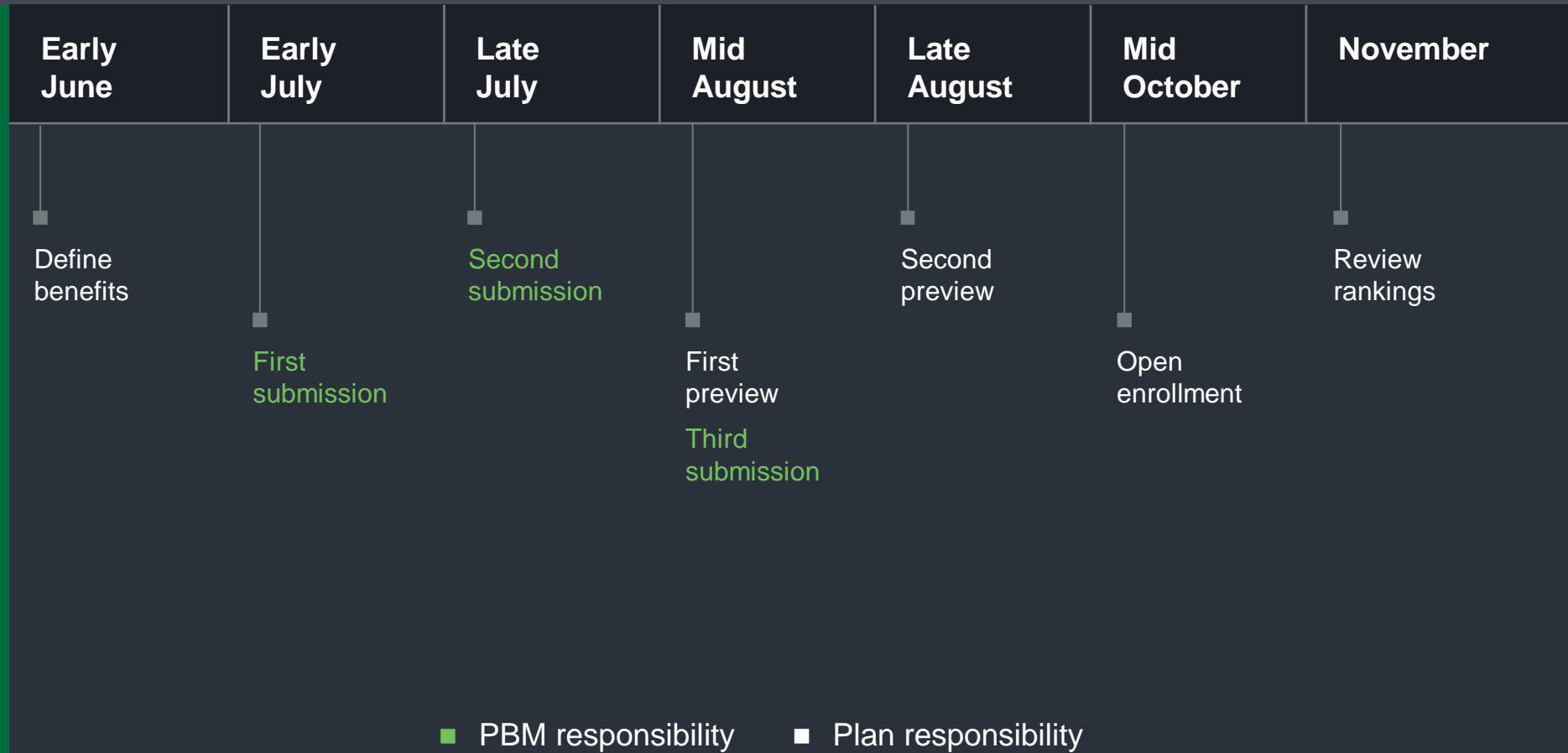
Generic

- Plan ranking driven by premium
- Maximum allowable cost drugs

Medicare Plan Finder timeline

Plan perspective

- Set pricing with PBM during the contracting process
- Define benefits during bid development
- Coordinate with call center if changes are substantial



Medicare Plan Finder submission review

Process for reviewing submission



Identify key drugs

- Usually high-cost medications as these drive member selection
- Sampling of other drugs



Verify prices align with those stated in the contract

- Generics are challenging as many are on a MAC list
- Brand pricing generally aligns well
- Specialty also aligns well and often with a list

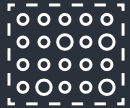


Pharmacy chains

- Preferred and non-preferred chains
- Less value in performing analysis on independent pharmacies

Medicare Plan Finder data

Useful for high-level analyses



Data may be purchased from CMS to support analyses



Contains information from the website

- Plan data
- Formularies
- Plan level cost sharing
- Pharmacies by network



Limitations

- Quarterly updates and lagged
- Data is rolled up across pharmacies
- Nominal cost

Medicare Plan Finder maintenance

Medicare Plan Finder cadence driven by pharmacy network updates

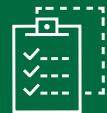
- New and closing pharmacies
- Rate changes / pricing changes



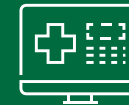
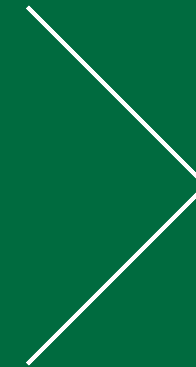
Benefits
Updated annually



Pharmacy Network
Updated biweekly



Formulary
Updated monthly



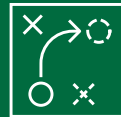
Plan Finder Website
Updated biweekly

PBM operations



Medicare Plan Finder has a limit on the number of rates displayed by contract

- May necessitate a difference in adjudicated and displayed rates
- Becomes an issue when contracts have several pharmacy networks across PBPs



Strategies used for Medicare Plan Finder pricing

- Align with adjudication
- Give the member a better experience at the point of sale



Medicare Plan Finder Star rating

Poll question #4

Do you find it easy to sort & filter plans to find the “best” plan available?

- a) Always! – It’s very easy to shop – buying health insurance has never been easier!
- b) Mostly – I can usually find the best plan easily. Occasional the website is challenging.
- c) Sometimes – I often find that using the website is challenging. Also, there are important benefit details missing from the rankings, for instance, out-of-pocket maximum.
- d) Never – I find it very challenging to shop plans.



PDP star ratings: increase in four star plans

Overall Rating	Display Year 2021			Display Year 2022		
	# of Contracts	% of Contracts	% of Enrollment	# of Contracts	% of Contracts	% of Enrollment
5 Stars	5	9.09 %	0.13 %	10	18.52 %	0.93 %
4.5 Stars	7	12.73 %	2.38 %	5	9.26 %	4.74 %
4 Stars	11	20.00 %	14.13 %	14	25.93 %	36.21 %
3.5 Stars	19	34.55 %	81.24 %	20	37.04 %	52.84 %
3.0 Stars	9	16.36 %	1.01 %	3	5.56 %	3.84 %
2.5 Stars	4	7.27 %	1.10 %	2	3.70 %	1.44 %
2 Stars	0	0.00 %	0.00 %	0	0.00 %	0.00 %

Source: CMS, "Fact Sheet – 2022 Part C and D Star Ratings". Totals may not sum due to rounding.

MA-PD star ratings: increase in five star plans

Overall Rating	Display Year 2021			Display Year 2022		
	# of Contracts	% of Contracts	% of Enrollment	# of Contracts	% of Contracts	% of Enrollment
5 Stars	21	5.25 %	9.15 %	74	15.71 %	26.59 %
4.5 Stars	63	15.75 %	21.92 %	96	20.38 %	33.21 %
4 Stars	110	27.50 %	45.76 %	152	32.27 %	29.87 %
3.5 Stars	141	35.25 %	18.97 %	122	25.90 %	8.49%
3.0 Stars	61	15.25 %	4.14 %	25	5.31 %	1.80 %
2.5 Stars	4	1.00 %	0.06 %	2	0.42%	0.03%
2 Stars	0	0.00 %	0.00 %	0	0.00 %	0.00 %

Source: CMS, "Fact Sheet – 2022 Part C and D Star Ratings". Totals may not sum due to rounding.

PDP star ratings

Review: Sorting options (drugs + premium, premium, deductible)

- Wide variety of premiums and deductibles
- Generally, star ratings are not key drivers of rankings

The screenshot displays a Medicare PDP plan selection interface. At the top, there are filters for 'MY LOCATION' (San Diego, CA) and 'PLAN TYPE' (Select a Plan Type). A 'Star rating' badge indicates the plan has Medicare's highest rating (5 stars). Below these are 'Filter by' options for 'Insurance Carrier' and 'Star Ratings'. A 'SORT PLANS BY' dropdown is set to 'Lowest drug + premium cost'. A tooltip for 'Star rating' explains it as the overall rating of plan quality and performance, with a link to 'Learn more about Star Ratings.' The main content area shows plan details: 'MONTHLY PREMIUM' of \$7.50 (including only drug coverage), 'YEARLY DRUG & PREMIUM COST' of \$90.00 (including premiums for the whole year when no drugs are entered), and 'DEDUCTIBLE'. On the right, there are sections for 'PHARMACIES' (1 of 1 in-network) and 'DRUGS' (add prescription drugs).

PDP star ratings

Overall star rating is based on the categories below

Overall star rating



– Drug plan star rating

+ 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



▪ Plan provides accurate drug pricing information for this website



▪ Taking diabetes medication as directed



▪ Taking blood pressure medication as directed



PDP star ratings

Overall star rating is based on the categories below

Overall star rating



- Drug plan star rating

+ 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



▪ Plan provides accurate drug pricing information for this website



▪ Taking diabetes medication as directed



▪ Taking blood pressure medication as directed



PDP star ratings – rankings

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Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ [Log in](#)

i You're viewing 2022 plans. [Show me 2021 plans.](#)

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 61 available Medicare Advantage Plans](#)

[Back to drugs & pharmacies](#) Print

MY LOCATION: San Diego, CA [Change location](#) PLAN TYPE: Select a Plan Type ▾

Filter by: Insurance Carrier ▾ Star Ratings ▾

Showing 10 of 25 drug plans SORT PLANS BY: Lowest drug + premium cost ▾

Clear Spring Health Premier Rx (PDP)

Clear Spring Health | Plan ID: S6946-056-0
Star rating: ★★☆☆☆

MONTHLY PREMIUM	PHARMACIES
\$16.00 Includes: Only drug coverage	1 of 1 of your selected retail pharmacies are in-network
YEARLY DRUG & PREMIUM COST	View your pharmacies
\$204.00 Retail pharmacy: Estimated total drug + premium cost	DRUGS
\$204.00 Mail-order pharmacy: Estimated total drug + premium cost	View drugs & their costs

PDP star ratings – rankings

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MY LOCATION: San Diego, CA [Change location](#) PLAN TYPE: Select a Plan Type ▾

Filter by: Insurance Carrier ▾ Star Ratings ▾

Showing 10 of 25 drug plans SORT PLANS BY: **Lowest monthly premium** ▾

SilverScript SmartRx (PDP)

Aetna Medicare | Plan ID: S5601-207-0
Star rating: ★★★★★

MONTHLY PREMIUM	PHARMACIES
\$7.50 Includes: Only drug coverage	1 of 1 of your selected retail pharmacies are in-network
YEARLY DRUG & PREMIUM COST	View your pharmacies
\$318.00 Retail pharmacy: Estimated total drug + premium cost	DRUGS
\$102.00 Mail-order pharmacy: Estimated total drug + premium cost	View drugs & their costs


PDP star ratings – rankings

San Diego, CA [Change location](#) Select a Plan Type ▾

Filter by: Insurance Carrier ▾ Star Ratings ▾

Showing 10 of 25 drug plans

SORT PLANS BY

Lowest yearly drug deductible 

Wellcare Medicare Rx Value Plus (PDP)

Wellcare | Plan ID: S4802-235-0

Star rating: ★★★★★

MONTHLY PREMIUM

\$68.90 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$946.80 [Retail pharmacy: Estimated total drug + premium cost](#)

\$826.80 [Mail-order pharmacy: Estimated total drug + premium cost](#)

DEDUCTIBLE

\$0.00 [Drug deductible](#)

PHARMACIES

1 of 1 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

Enroll

Plan Details

Add to compare

Feedback

MA / MA-PD star ratings

Sorting options (drugs + premium, Rx deductible, medical deductible, premium)

Drugs + premium: Many \$0 premiums & \$0 deductible plans

- Will then sort by drug deductible, then star rating, then maximum out-of-pocket
- If a high-cost drug (e.g. coins) is used, **star ratings** less impactful


Drug deductible: Many \$0 premiums & \$0 deductible plans

- Will then sort by premium, then drug deductible, **star rating**, then maximum out of pocket

Star ratings may have a material impact on all sort options

Star rating: 5 stars

This plan got Medicare's **highest rating**

Star rating:  This plan got Medicare's **highest rating** (5 stars)

MA/MA-PD star ratings – rankings

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i You're viewing 2022 plans. [Show me 2021 plans.](#)

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 61 available Medicare Advantage Plans](#)

[Back to drugs & pharmacies](#) Print

MY LOCATION: San Diego, CA [Change location](#) PLAN TYPE: Select a Plan Type

Filter by: Insurance Carrier Star Ratings

Showing 10 of 25 drug plans SORT PLANS BY: Lowest drug + premium cost

Clear Spring Health Premier Rx (PDP)

Clear Spring Health | Plan ID: S6946-056-0
Star rating: ★★☆☆☆

MONTHLY PREMIUM	PHARMACIES
\$16.00 Includes: Only drug coverage	1 of 1 of your selected retail pharmacies are in-network
YEARLY DRUG & PREMIUM COST	View your pharmacies
\$204.00 <u>Retail pharmacy: Estimated total drug + premium cost</u>	DRUGS
\$204.00 <u>Mail-order pharmacy: Estimated total drug + premium cost</u>	View drugs & their costs

MA/MA-PD star ratings – rankings

For this region, lowest Rx deductible & lowest premium show similar top rankings as lowest medical deductible.

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Medicare.gov Basics ▾ Health & Drug Plans ▾ Providers & Services ▾ [Log in](#)

i You're viewing 2022 plans. [Show me 2021 plans.](#)

There may be separate drug plans available with lower drug costs. [Tell me more.](#) [View 25 available drug plans](#)

[← Back to drugs & pharmacies](#) Print

MY LOCATION: San Diego, CA [Change location](#) PLAN TYPE: Select a Plan Type ▾

Filter by: Plan Benefits ▾ Insurance Carrier ▾ Drug Coverage ▾ Star Ratings ▾ Special Needs Plans ▾

Showing 10 of 61 Medicare Advantage Plans SORT PLANS BY: Lowest drug + premium cost ▾

Sharp Direct Advantage Gold Card (HMO)

Sharp Health Plan | Plan ID: H5386-003-0

Star rating: ☆ This plan got Medicare's **highest rating** (5 stars)

<p>MONTHLY PREMIUM</p> <p>\$0.00 Includes: Health & drug coverage</p> <p>Doesn't include: \$148.50 Standard Part B premium</p> <p>YEARLY DRUG & PREMIUM COST</p> <p>\$0.00 <u>Retail pharmacy: Estimated total drug + premium cost</u></p> <p>Doesn't include: Health costs</p>	<p>PLAN BENEFITS</p> <ul style="list-style-type: none"> ✓ Vision ✓ Dental ✓ Hearing ✗ Transportation ✓ Fitness benefits ✓ Worldwide emergency ✓ Telehealth
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Questions?



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Thank you



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