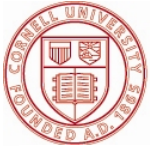


# MEDICARE PART D RESEARCH FACTS

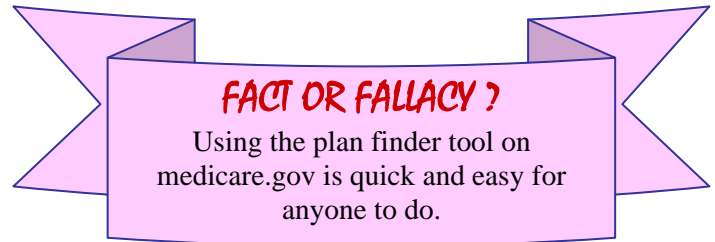
Volume 2 Number 11



Cornell University  
College of Human Ecology

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Cornell University Resource Education  
for Medicare Part D



## HELP WANTED

With the introduction of Part D in 2006, massive efforts were undertaken to enroll 22.5 million beneficiaries. Despite ongoing educational initiatives, consumers continue to struggle with navigating the complexities of this benefit and the plan finder tool on medicare.gov.

For plan year 2006, most beneficiaries reported picking a plan without making any comparisons. For those who do try to make comparisons, most regions offer as many as fifty or more plans each year. Sixty three percent reported the plan selection process to be difficult yet only about on-half received assistance of any type. The majority of physicians report that they rarely or never check plan formularies before prescribing a medication. All of this suggests that inappropriate plan selection not only has financial implications but a potential healthcare impact as well.

Each year, new plans are allowed to enter the market while others withdraw. Continuing plans may change their premiums, deductibles, formularies, gap coverage, and other parameters. Although a standard drug benefit is defined, the law allows deviations from that design as long as the modified plans are actuarially equivalent to the standard benefit. Such turmoil necessitates an annual review of plan options.

The greatest need for help occurs among those who are traditionally underserved: those with low income, low educational levels, and limited or no English proficiency.

Using the plan finder, students in their second year of a Doctor of Pharmacy program were asked to identify the name and annual cost of the three least expensive Part D plans, given a sample medication regimen. These well-educated, English speaking, computer proficient, younger individuals and future health professionals had a success rate of only 46.5%.

Results of an exercise such as this underscore the difficulty with navigating the Medicare plan finder tool. This can only be more pronounced among our elderly citizens and the difficulty is compounded for those with disabilities.

Of those over 65 years of age, it is estimated that only about one-quarter are internet users, many with limited capabilities. Even for those who are proficient with the internet, many find the plan finder tool difficult, at best. In the first year of enrollment, only about 6% of seniors used the plan finder tool.

Despite the success of enrolling an estimated 90% of eligible beneficiaries, there remains an imperative need for the continued availability of skilled patient advocates who can assist Medicare beneficiaries with the selection of the most appropriate prescription drug insurance plan.



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*This material is based upon work supported by a grant from the Dean of the College of Human Ecology and Smith Lever funds from the Cooperative State Research, Education, and Extension Service, U.S. Department of Agriculture. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture.*