

Navigating Medicare.gov

NEBRASKA
SHIP

Local help for Nebraskans
with Medicare

The screenshot shows the Medicare.gov homepage. At the top left is the "Medicare.gov" logo. At the top right are navigation links for "Basics" and "Health & Drug Plans". The main banner features the text "Get help with Medicare costs" and two buttons: "Check Savings Programs" and "Log in/Create Account". Below the banner is a green bar with the text "See how Medicare is responding to Coronavirus" and a "Learn More" button. At the bottom, there are four service tiles: "Get started" (Learn about Medicare), "2022 Medicare costs" (See basic Medicare costs for 2022), "Talk to Someone" (Get answers & local help), and "Find plans" (Find health & drug plans).

Nebraska SHIP

- Federally funded member of the SHIP National Network
- Administrator of Nebraska's SMP (Senior Medicare Patrol)
- Division of the Nebraska Department of Insurance
- Seven locations statewide
 - Network of over 300 Certified Counselors
 - Area Agency on Aging (AAA)
 - Volunteers Assisting Seniors (VAS)
- Provides Medicare Education & Counseling
 - Free
 - Confidential
 - Unbiased
- 1-800-234-7119
- www.doi.nebraska.gov/SHIP

The logo for Nebraska SHIP features the word "NEBRASKA" in a blue, sans-serif font with a yellow swoosh underline. Below it, the word "SHIP" is written in a larger, blue, sans-serif font. The entire logo is set against a light blue background with a white border.

NEBRASKA
SHIP

Local help for Nebraskans
with Medicare

Topics

- Medicare Part D
- Medicare Advantage Plans (Part C)
- The Three Cs
- Protect Your Medicare
- Medicare.gov Demo

NEBRASKA
SHIP

Local help for Nebraskans
with Medicare

What is Medicare?

- Federal Health Insurance created in 1965
 - Part A – Hospital Insurance
 - Part B – Medical Insurance
- Must meet one to qualify:
 - 65 or over
 - Qualifying Disability
 - End-Stage Renal Disease (ESRD)



Prescription Drug Coverage

Original Medicare

Part A (Hospital) Part B (Medical)



—



—



Supplement

Part D (Drugs)

OR

Medicare Advantage



Part C
(Hospital, Medical,
and Drugs)

Part D – Drug Insurance

Original Medicare

Part A (Hospital) Part B (Medical)



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Supplement

Part D (Drugs)

OR

Medicare Advantage



Part C
(Hospital,
Medical, and
Drugs)

Part D – Drug Insurance

- 22 plans in 2022
 - Brand name drugs
 - Generic drugs
- Premiums
 - \$6.80 - \$116.10
 - IRMAA on higher wage earners
- Deductible
 - \$0 - \$480.
- Copay/Coinsurance
 - \$0 - 50%



Enrollment

- Initial Enrollment Period
- Special Enrollment Period
 - Retirement
 - Change in Residence
 - Involuntary Loss of Creditable Coverage
- Open Enrollment
- Enrollment Options:
 - Contact the plan directly
 - Enroll online at [Medicare.gov](https://www.Medicare.gov)
 - Nebraska SHIP

Avoiding Penalties

- Join a Medicare drug plan when you're first eligible
- Enroll in a Medicare drug plan if you lose other creditable coverage such as:
 - Current or former employer/union plan
 - TRICARE or VA
 - Indian Health Service
 - Keep records showing when you had creditable drug coverage, and tell your plan if they ask about it

Part D Resources

- Pharmacy Directory
 - Formulary
 - Evidence of Coverage
 - Explanation of Benefits
- 

Part D Card

- Must be used to get drugs at network pharmacies

♥ aetna™
A SilverScript Prescription Drug Plan
Administered by CVS Caremark
RXBIN: 004336
RXPCN: MEDDAD
RXGRP: RXC18L
ISSUER (800)40: 9151014609
ID: G01234567
NAME: JOHN Q SAMPLE

MedicareRx
Prescription Drug Coverage

S5601 016

Submit Medicare Part D Paper Claims to:
Claims Form Processing
P.O. Box 00000
Phoenix, AZ 00000-0000

SilverScript Customer Care:
1-000-000-0000
24 hours a day, 7 days a week
TTY: 711

Pharmacy Help Desk For Providers:
1-000-000-0000

www.xxxxxxxx.com

Claims administered by CVS Caremark Part D Services, LLC.

Medicare Advantage

Original Medicare

Part A (Hospital) Part B (Medical)



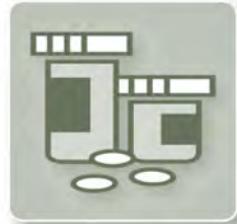
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|



—



Supplement

Part D (Drugs)

OR

Medicare Advantage



Part C
(Hospital, Medical,
and Drugs)

Medicare Advantage

- Alternative to Original Medicare
 - Purchased from private insurance companies
 - Must be enrolled in both Part A & B
- Blends Part A, Part B and usually Part D
 - Must offer equal/better coverage than Original Medicare
 - May offer extra benefits
 - Dental
 - Vision
 - Hearing
- Availability varies by county
 - 5 counties in Nebraska without this option
 - Brown, Cherry, Kimball, Richardson, and Sioux



Medicare Advantage

■ Premiums

- \$0 - \$125 per month
- Continue to pay Part B premium

■ Deductibles

- Up to \$1,000 for health
- Up to \$480 for prescriptions

■ Copay/Coinsurance

■ Out-of-pocket maximum

- HMOs/PFFSs/Cost \$3,000 - \$6,700
- PPOs \$3,800 - \$11,300



Provider Access

- Medicare Advantage plans have a network of providers
 - PPO and Cost Plans – You get the best prices by using in-network providers
 - In-network providers offer lower copay/coinsurance and out-of-pocket maximums
 - Out-of-network providers charge higher copay/coinsurance and out-of-pocket maximums
 - HMO – Must use providers in-network
 - In-network providers offer lower copay/coinsurance and out-of-pocket maximums
 - Out-of-network providers charge you 100% of the cost of the service
- In any MA Plan, Prior Authorization Requirements may exist for:
 - Specialist Visit
 - Diagnostic Tests & Procedures
 - Durable Medical Equipment
 - Inpatient Hospital Coverage

Enrollment

- When to enroll
 - Initial Enrollment Period
 - At age 65
 - Seven-month period beginning three months prior to birthday month
 - Special Enrollment Period
 - After age 65 when losing creditable coverage from active employment
 - 63 days to enroll, in order to avoid late enrollment penalties
 - Annual Open Enrollment
 - October 15 – December 7

Avoiding Drug Coverage Penalties

- Enrollment can be delayed without penalty if you have creditable coverage (equal or better)
 - Drug insurance from active employment
 - VA benefits
 - TRICARE for Life
 - Federal Employee Health Benefit Program
 - Many retiree or union health plans
- Insurers are required to notify you annually about creditable status
- **Caution:** Enrollment into a plan could affect employer or union health plan benefits

Enrollment

- How to enroll
 - Enroll online at www.medicare.gov
 - Contact insurance company directly
 - Contact Nebraska SHIP

- Make sure to consider ALL factors before enrollment

Medicare Advantage Plan Resources

- Plan Directory
 - Provider
 - Pharmacy
 - Dental
- Formulary
- Evidence of Coverage
- Explanation of Benefits

Medicare Advantage Card

- Must be used to get any services covered by the plan and to get drugs at network pharmacies

UnitedHealthcare **UCard™**

Plan Name

Sample A Member

Member Number
999999999999

RxBIN	RxPCN	RxGRP
999999	9999	XXX

Group Number: 99999 H0000-000-000
PCP: Sample, M.D., Provider
Copay: PCP \$XX/\$XX Specialist: \$XXX/\$XXX



For Members: uhcmedicare.com Printed Date: XX/XX/XXXX

Customer Service: 1-999-999-9999, TTY 711

For Providers: website.url  Medicare National Network

Provider Service: 1-999-999-9999  Brand Logo

Dental Providers: website.url 1-999-999-9999

Provider Authorization 1-999-999-9999

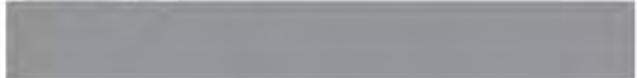
Medicare limiting charges apply.

Payer ID: 99999

Medical Claim Address: P.O. Box 99999, XXXXXX, XX 99999-9999

Pharmacy Claims: OptumRX P.O. Box 999999, XXXXXX, XX 99999-9999

For Pharmacists: 1-999-999-9999

Card #: 9999 9999 9999 99999 Security Code: 9999 Printer Code

The Three Cs

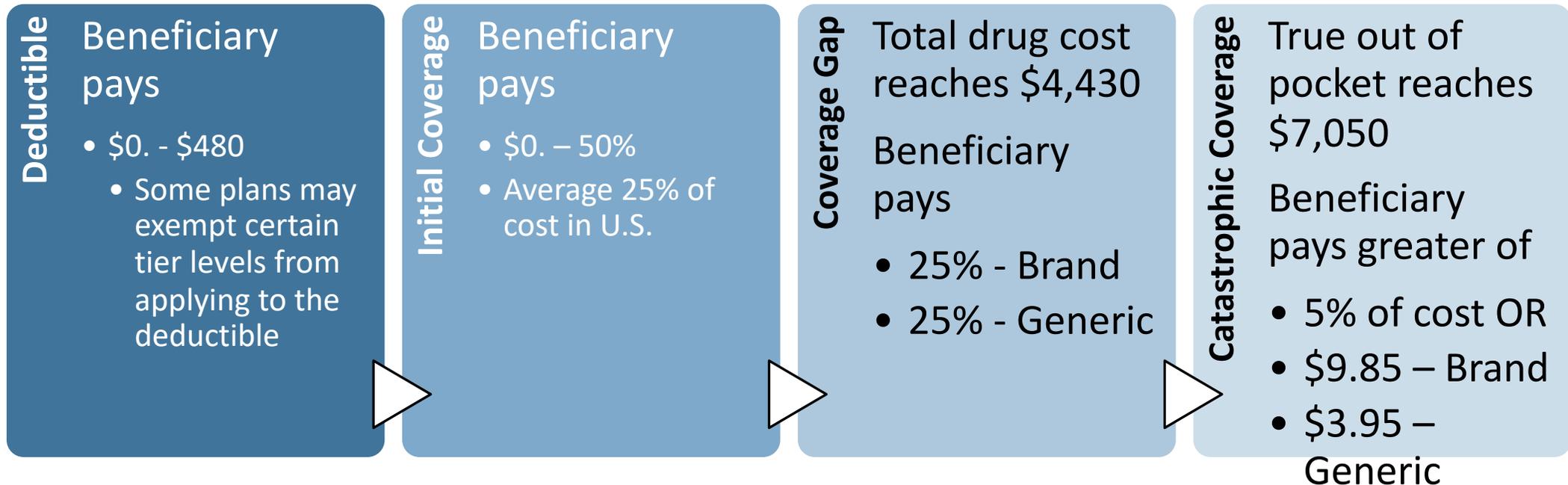
- When evaluating prescription drug coverage options, you should consider the three Cs:
 - Cost
 - Coverage
 - Convenience

Cost

- Your actual drug plan costs will vary depending on:
 - The drugs you use
 - The plan you choose
 - Whether your drugs are on your plan's formulary
 - Which tier your drug is assigned to
 - The pharmacy you choose
 - Preferred
 - Standard
 - Out-of-Network

Cost

■ Levels that determine copays/coinsurance



Cost - Extra Help

- LIS (Low Income Subsidy) helps pay Part D cost
 - Single
 - Income < \$1,719/month
 - Assets* < \$15,510
 - Married
 - Income < \$2,309/month
 - Assets* < \$30,950
 - Apply at www.ssa.gov or at Nebraska SHIP

*Assets do not include car or home

Coverage

- Plan Formulary (drug list)
 - Federal law requires coverage of:
 - At least two drugs from each class of drug category
 - HIV/AIDS treatments
 - Antidepressants
 - Antipsychotics
 - Anticonvulsive treatments for seizure disorders
 - Immunosuppressant medications
 - Anticancer drugs
- Drugs assigned by Tier Level

Coverage

- Restrictions
 - Prior Authorization
 - Doctor must show medical necessity
 - Ensures drugs are used correctly/safely
 - Step Therapy
 - Must try less expensive drug first
 - Identifies cost-effective drugs
 - Quantity Limits
 - Limits quantity of certain drugs within a time period
 - Ensures safety and cost control
- You may request an exception to these restrictions; the plan reserves the right to honor the request

Convenience

- Pharmacy choices
 - Preferred Cost Sharing
 - Lower copays
 - Standard Cost Sharing
 - Higher copays
 - Out-of-Network
 - Pay 100% of cost

Protect Your Medicare

■ Protect



- Social Security number/Medicare number
- Shred letters with personal identifying information
- Medicare does not call or visit

■ Detect



- Review Medicare Summary Notice (MSN)
- Review Explanation of Benefits (EOB)
- Keep records/Healthcare Journal

■ Report



- Ask questions
- Call Nebraska SHIP or;
- Call Medicare

Protect Your Medicare

- How to report Medicare fraud:
 - Contact Nebraska SHIP at 1.800.234.7119 or;
 - Contact Medicare at 1.800.633.4227
- Have information ready:
 - Your name and Medicare number.
 - The provider's name and any identifying information you may have.
 - The service or item you're questioning and when it was supposedly given or delivered.
 - The payment amount approved and paid by Medicare.
 - The date on your Medicare Summary Notice or claim.

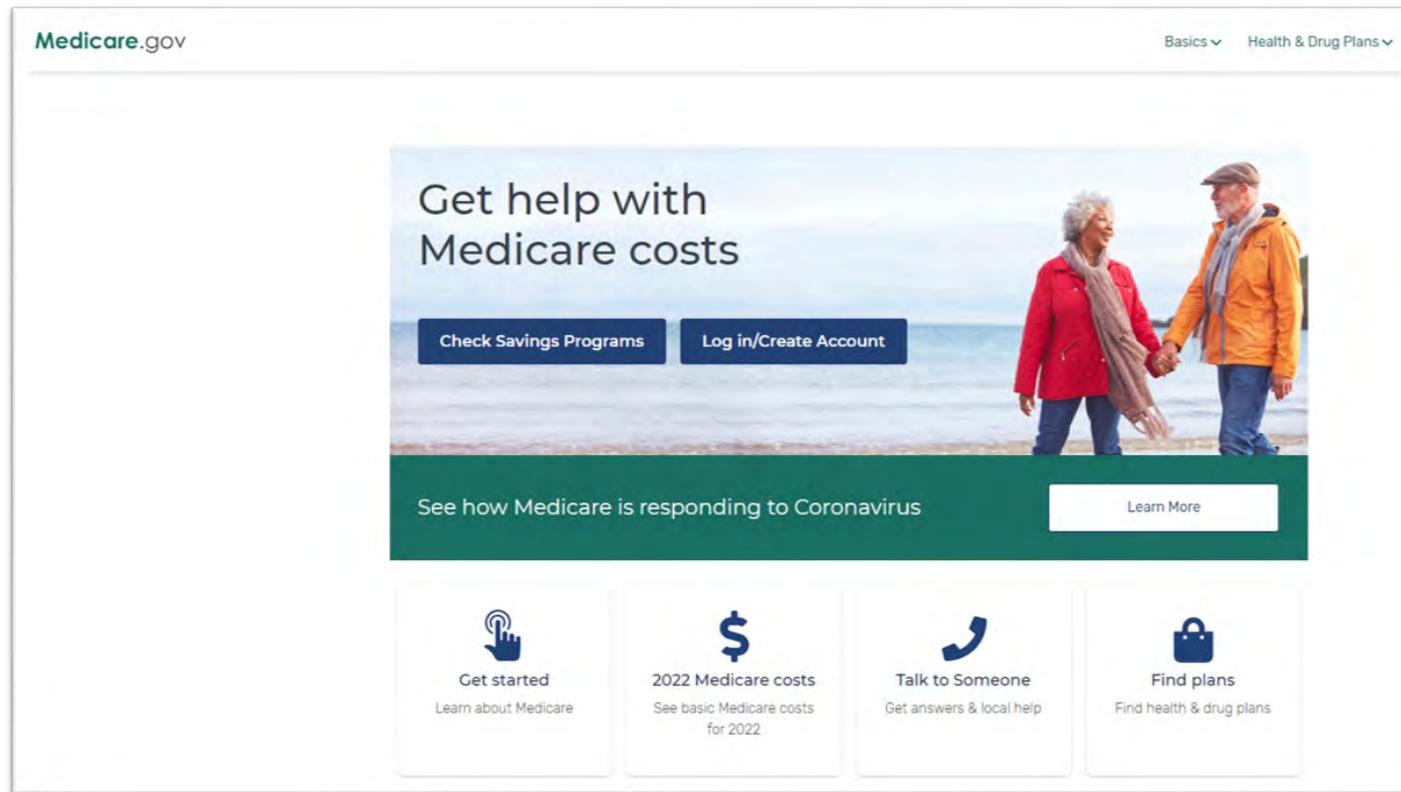
What about next year?

- How many plans will there be next year and what will their cost be?
 - We don't know yet. Medicare releases drug plan information on October 1 every year.
- 

Do you compare?

- Annual Open Enrollment
 - October 15 – December 7
 - Chance to compare all available plans
 - Best coverage
 - Lowest cost
 - Changes take effect January 1 of following year
- Call Nebraska SHIP for assistance with your annual comparison or do it yourself at www.medicare.gov
 - Medicare card
 - Drug plan card or MA plan card
 - Current list of drugs with dosage

Medicare.gov Demo



Note: Slide images may be different then what is currently on the Medicare.gov site.

Find a Provider or Facility

Medicare.gov Login About Glossary Español

Find & compare nursing homes, hospitals & other providers near you.

[Learn more about the types of providers listed here](#)

Feedback

MY LOCATION:

PROVIDER TYPE:

KEYWORDS (optional):

Or, select a provider type to learn more:

-  Doctors & clinicians
-  Hospitals
-  Nursing homes including rehab services
-  Home health services

MY LOCATION: Lincoln, NE 68508

PROVIDER TYPE: Hospitals

NAME OF FACILITY (optional): Facility name

Search

- Hospitals
- Doctors & clinicians
- Hospitals
- Nursing homes
- Home health services
- Hospice care
- Inpatient rehabilitation facilities
- Long-term care hospitals
- Dialysis facilities

Filter type to learn more:



Doctors & clinicians



Nursing homes including rehab services



Home health services



Hospice care



Inpatient rehabilitation facilities



Long-term care hospitals



Dialysis facilities

Looking for medical supplies and equipment? [Visit the Supplier Directory.](#)

What's New?

Feedback

< Back

Print

MY LOCATION

Lincoln, NE 68508

PROVIDER TYPE

Hospitals

NAME OF FACILITY (optional)

Facility name

Search

Filter by: Distance Overall rating Patient survey rating Emergency services Hospital type Clear all filters

Showing 1 - 7 of 7 hospitals

Sort by: Closest

1. Lincoln Regional Center

2 mi PSYCHIATRIC
Po Box 94949 Folsom and Prospector
Lincoln, NE 68509
(402) 479-5207

Overall rating
Not available
Patient survey rating
Not available

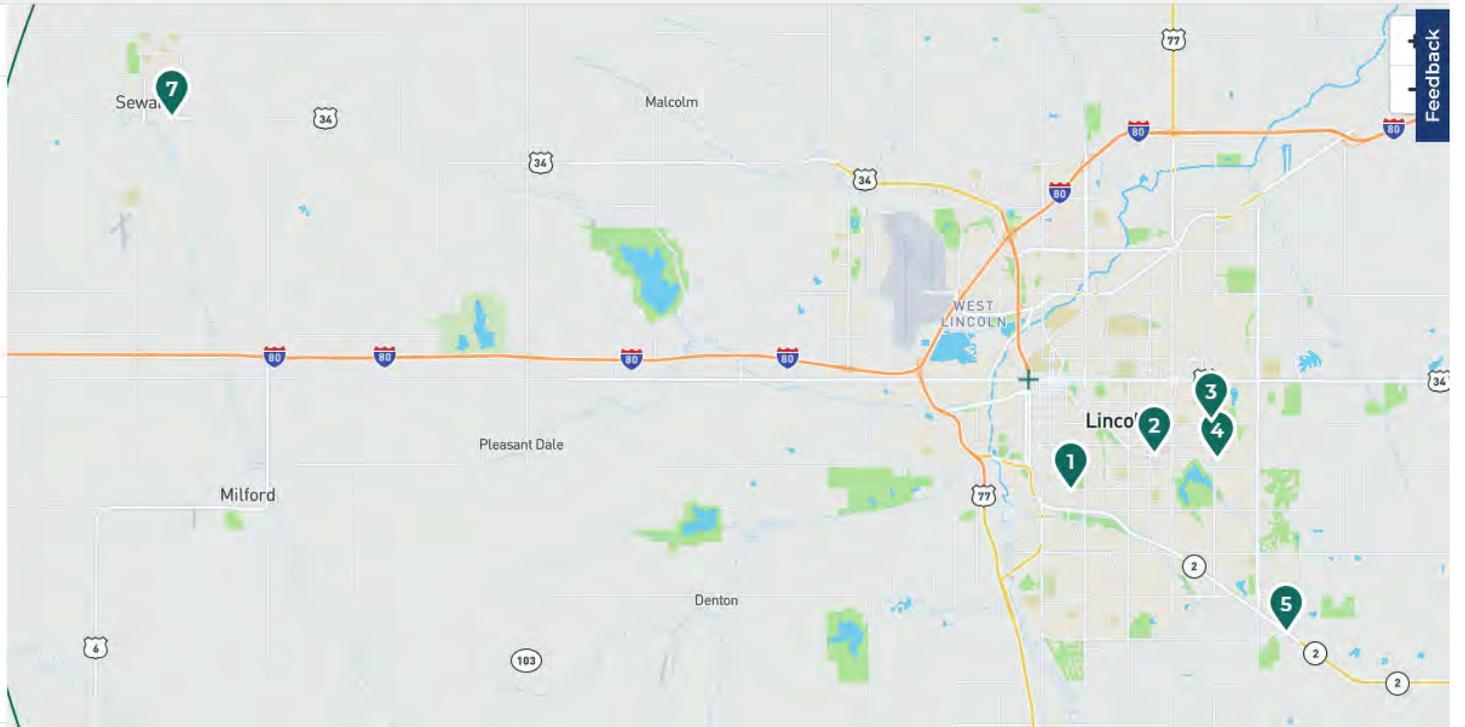
Compare

2. Bryan Medical Center

2.9 mi ACUTE CARE HOSPITALS
1600 South 48th St
Lincoln, NE 68506
(402) 481-1111

Overall rating
★★★★☆
Patient survey rating
★★★★☆

Compare



Feedback

< Back 🔍 Start a new search

Hospital

Bryan Medical Center

LOCATION

1600 South 48th St
Lincoln, NE 68506

PHONE NUMBER

(402) 481-1111

Overall rating:



Patient survey rating:



 Add to Favorites

Ratings

Quality

Details

Location

RATINGS

Overall rating



The overall rating is based on how well a hospital performs across different areas of quality, like treating heart attacks and pneumonia, readmission rates, and safety of care.

QUALITY

Choose a category to see how this hospital scores on quality topics:

Timely & effective care >

Complications & deaths >

Unplanned hospital visits >

Psychiatric unit services >

Payment & value of care >

DETAILS

Hospital type
Acute Care Hospitals

Provides emergency services?
Yes



Bryan Medical Center

Timely & effective care

 Print

These measures show how often or how quickly hospitals provide care that research shows gets the best results for patients with certain conditions, and how hospitals use outpatient medical imaging tests (like CT scans and MRIs). This information can help you compare which hospitals give recommended care most often as part of the overall care they provide to patients.

[Find out why these measures are important](#)

[Get more information about the data](#)

[Get current data collection period](#)

Sepsis care

Sepsis is a complication that occurs when your body has an extreme response to an infection. It causes damage to organs in the body and can... [Read more](#)

Percentage of patients who received appropriate care for severe sepsis and septic shock

↑ Higher percentages are better

47%
of 561 patients

National average: 60% 26

Nebraska average: 55% 26

Find a Medicare Plan

Medicare.gov Log in Español

Find a Medicare plan

You can shop here for **drug plans (Part D)** and **Medicare Advantage Plans**.

[Log in or Create Account](#)

[Continue without logging in](#)

New to Medicare?
Learn about your options & enroll in a plan.

[Learn more about options](#)

Qualify for a Special Enrollment Period?
Log in or create account to change your 2020 coverage.

[Log in or Create Account](#)

[Continue without logging in](#)

[Looking for Medigap policies?](#)

Find a Medicare Plan

Medicare.gov

Log in Español

Answer a few quick questions

What type of 2020 Medicare coverage do you want?

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan (Part D). Outside Open Enrollment (October 15 - December 7) you can enroll only during specific times, like your Initial Enrollment Period or a Special Enrollment Period. [Learn more about when you can enroll.](#)

- I want to learn more about Medicare options before I see plans
- Medicare Advantage Plan
- Drug plan (Part D)
- Drug plan (Part D) + Medigap policy
- Medigap policy only

For the best experience, log in or create an account.

When logged in, you can:

- See drug prices based on any help you get
- Compare your current plan to others
- Access & store your drug list
- Enjoy other useful features

Find a Medicare Plan

Medicare.gov

Answer a few quick questions

What type of 2020 Medicare coverage do you want?

You must have Medicare before you can enroll in a Medicare Advantage Plan or Drug plan Enrollment Period. [Learn more about when you can enroll.](#)

- I want to learn more about Medicare options before I see plans
- Medicare Advantage Plan
- Drug plan (Part D)

Adds drug coverage to Original Medicare.

- Drug plan (Part D) + Medigap policy
- Medigap policy only

ENTER YOUR ZIP CODE

68508

Continue

ENTER YOUR ZIP CODE

68508

Continue

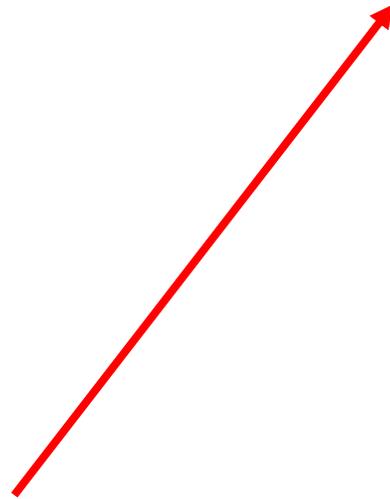
Select your county

- 68508, Lancaster, NE

Do you get help with your costs from one of these programs?

- Medicaid
- Supplemental Security Income
- Medicare Savings Program
- Extra Help from Social Security
- I'm not sure
- I don't get help from any of these programs

Next



Find a Medicare Plan

Medicare.gov

Tell us your search preferences

Do you want to see your drug costs when you compare plans?

Yes

Great!

To see drug costs, get ready to enter the name, dosage, quantity, and frequency for each drug you take regularly.

No

How do you normally fill your prescriptions?

Retail pharmacy

Mail order pharmacy

Both

You'll need to tell us the pharmacies you use most to get accurate drug costs.

Next

Find a Medicare Plan

Medicare.gov

Add prescription drug

BEGIN TYPING TO FIND & SELECT YOUR DRUG.

[Clear search](#)

[Browse drugs A-Z](#) [Can't find your drug?](#)

About Medicare | Medicare Glossary

Medicare.gov



Medicare.gov

Tell us about this drug

Atorvastatin

DOSAGE

QUANTITY FREQUENCY

[Cancel](#)

About Medicare | Medicare Glossary

Medicare.gov

Find a Medicare Plan

Medicare.gov

Log in [Español](#)

Confirm your drug list

Atorvastatin 40mg tablet generic	Quantity 30	Frequency Every month
Remove drug		Edit drug

[Find & Add Drug](#)

Done Adding Drugs

[About Medicare](#) | [Medicare Glossary](#)

[Nondiscrimination/Accessibility](#) | [Privacy Policy](#) | [Privacy Setting](#) | [Linking Policy](#) | [Using this site](#) | [Plain Writing](#)

Medicare.gov



A federal government website managed and paid for by the U.S. Centers for Medicare & Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244

Find a Medicare Plan

Medicare.gov

Confirm your drug list

Amitriptyline hydrochloride 10mg tablet generic Remove drug	Quantity 60	Frequency Every month Edit drug
Atorvastatin 40mg tablet generic Remove drug	Quantity 30	Frequency Every month Edit drug
Metoprolol succinate 25mg tablet extended release 24 hour generic Remove drug	Quantity 30	Frequency Every month Edit drug
Pantoprazole 40mg tablet delayed release generic Remove drug	Quantity 60	Frequency Every month Edit drug

Find & Add Drug

Done Adding Drugs

Find a Medicare Plan

Medicare.gov Log in Español

[← Back to drug selection](#)

Choose up to 5 pharmacies

Drug costs vary based on the pharmacy you use. Choosing pharmacies lets us show you your estimated drug costs, helping you pick the lowest cost plan. You don't have to choose the pharmacies you currently use.

ENTER YOUR COMPLETE ADDRESS OR ZIP CODE NAME OF PHARMACY (OPTIONAL)

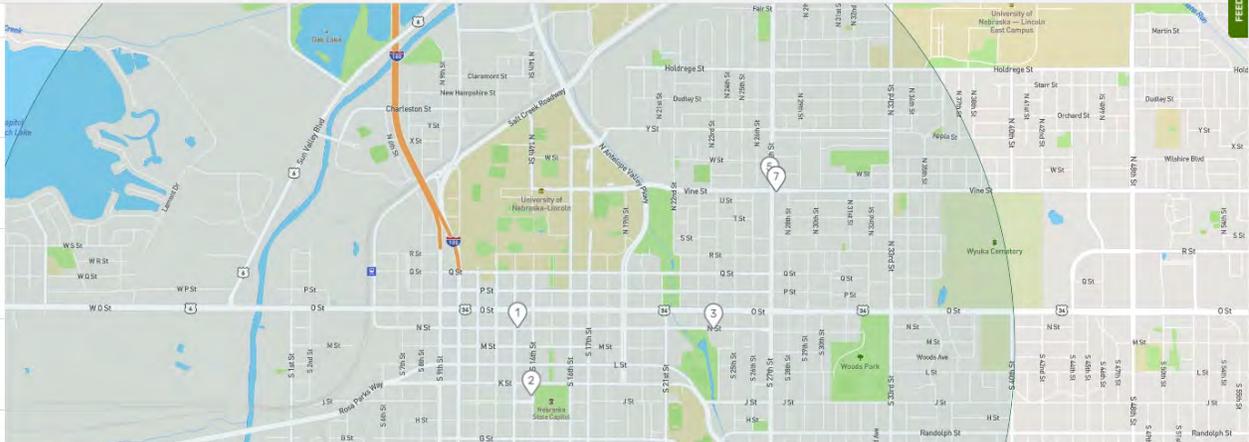
Filter by: Distance: 5 miles

Showing 1-10 of 55 pharmacies near 68508

Mail-order Pharmacy

Add both mail-order and retail pharmacies to find the lowest cost. Pharmacy Added

- 1. Walgreens #00541**
1301 O Street, Lincoln, NE 68508
(402) 476-6898 Add Pharmacy
- 2. University Health Center Pharmacy**
550 N 19th St, Lincoln, NE 68588
(402) 472-7457 Add Pharmacy
- 3. Genoa Healthcare, LLC**
2301 O St, Lincoln, NE 68510
(402) 817-0165 Add Pharmacy
- 4. Russ Pharmacy** Add Pharmacy



Find a Medicare Plan

1. Walgreens #00541 1301 O Street, Lincoln, NE 68508 (402) 476-6898	<input checked="" type="checkbox"/> Pharmacy Added
2. University Health Center Pharmacy 550 N 19th St, Lincoln, NE 68588 (402) 472-7457	<input type="checkbox"/> Add Pharmacy
3. Genoa Healthcare, Llc 2301 O St, Lincoln, NE 68510 (402) 817-0165	<input type="checkbox"/> Add Pharmacy
4. Russ Pharmacy 1709 Washington St, Lincoln, NE 68502 (402) 474-2102	<input checked="" type="checkbox"/> Pharmacy Added
5. Walgreens #05736 815 N 27th St, Lincoln, NE 68503 (402) 435-5151	<input type="checkbox"/> Add Pharmacy
6. Kohl's Rx 808 N 27th St, Lincoln, NE 68503 (402) 476-3342	<input checked="" type="checkbox"/> Pharmacy Added
7. Kohl's Rx 808 N 27th Street, Lincoln, NE 68503 (402) 476-3342	<input type="checkbox"/> Add Pharmacy
8. Cvs Pharmacy #00473 1550 South St L, Lincoln, NE 68502 (402) 477-0397	<input checked="" type="checkbox"/> Pharmacy Added
9. Pharmscript Of Ne Lic	

Map of Lincoln, NE showing pharmacy locations marked with numbered pins 1 through 10. A red circle highlights the bottom of the screen where a selection bar is visible.

Selection Bar: Walgreens #00541 [X] Russ Pharmacy [X] Kohl's Rx [X] Cvs Pharmacy #00473 [X] Mail Order Pharmacy [X] Done

Find a Medicare Plan

Medicare.gov Log in Español

There may be Medicare Advantage Plans available with lower drug costs. [Tell me more.](#) [View 16 available Medicare Advantage Plans](#)

29 Prescription Drug Plans available

Lancaster, NE [Change location](#) Print

[Edit your drugs & pharmacies](#) Filter Plans

No filters selected

Showing 10 of 29 drug plans

SORT PLANS BY Lowest drug + premium cost ▾ FEEDBACK

Clear Spring Health Premier Rx (PDP)

Clear Spring Health | Plan ID: S6946-051-0
Star rating: Plan too new to be measured

MONTHLY PREMIUM	PHARMACIES
\$14.40 Includes: Only drug coverage	3 of 4 of your selected retail pharmacies are in-network View your pharmacies
YEARLY DRUG & PREMIUM COST	DRUGS
\$73.20 Retail pharmacy: Estimated total drug + premium cost	View drugs & their costs
\$73.20 Mail-order pharmacy: Estimated total drug + premium cost	
DEDUCTIBLE	
\$435.00 Drug deductible	

[Enroll](#) [Plan Details](#) Add to compare

Find a Medicare Plan

Clear Spring Health Premier Rx (PDP)

Clear Spring Health | Plan ID: S6946-051-0

Star rating: Plan too new to be measured

MONTHLY PREMIUM

\$14.40 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$73.20 Retail pharmacy: Estimated total drug + premium cost

\$73.20 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$435.00 Drug deductible

PHARMACIES

3 of 4 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

Enroll

Plan Details

 Add to compare

Cigna-HealthSpring Rx Secure-Essential (PDP)

Cigna | Plan ID: S5617-304-0

Star rating: ★★★★★☆

MONTHLY PREMIUM

\$22.20 Includes: Only drug coverage

YEARLY DRUG & PREMIUM COST

\$84.60 Retail pharmacy: Estimated total drug + premium cost

\$78.60 Mail-order pharmacy: Estimated total drug + premium cost

DEDUCTIBLE

\$435.00 Drug deductible

PHARMACIES

3 of 4 of your selected retail pharmacies are in-network

[View your pharmacies](#)

DRUGS

[View drugs & their costs](#)

Find a Medicare Plan

[Back to search results](#)

Clear Spring Health
Clear Spring Health Premier Rx (PDP)

Plan type: Drug plan (Part D)
 Plan ID: S6946-051-0

Overview	Overview	
Drug coverage & costs	PREMIUM	
Star ratings	Total monthly premium	\$14.40
Contact information	DEDUCTIBLE	
	Drug plan deductible	\$435.00

Drug coverage & costs

[See if there's help to lower costs for drugs you take.](#)

Plans group their drug lists into tiers. The table below shows your portion of the drug cost in certain tiers based on which coverage phase you're in for this plan.

[Learn more about drug tiers.](#)

TIER, DRUG COST FOR Preferred retail pharmacy drug cost for 1-month

Tiers	Initial coverage phase	Gap coverage phase	Catastrophic coverage phase
Preferred Generic	\$1.00 copay		
Generic	\$3.00 copay	Generic drugs: 25%	Generic drugs: \$3.60 copay or 5% (whichever costs more)
Preferred Brand	\$40.00 copay		
Non-Preferred Drug	40%	Brand-name drugs: 25%	Brand-name drugs: \$8.95 copay or 5% (whichever costs more)
Specialty Tier	25%		

[Back to search results](#)

Clear Spring Health
Clear Spring Health Premier Rx (PDP)

Plan type: Drug plan (Part D)
 Plan ID: S6946-051-0

Overview	Overview	
Drug coverage & costs	PREMIUM	
Star ratings	Total monthly premium	\$14.40
Contact information	DEDUCTIBLE	
	Drug plan deductible	\$435.00

Drug coverage & costs

[See if there's help to lower costs for drugs you take.](#)

Plans group their drug lists into tiers. The table below shows your portion of the drug cost in certain tiers based on which coverage phase you're in for this plan.

[Learn more about drug tiers.](#)

TIER, DRUG COST FOR Standard retail pharmacy drug cost for 1-month

Tiers	Initial coverage phase	Gap coverage phase	Catastrophic coverage phase
Preferred Generic	\$10.00 copay		
Generic	\$20.00 copay	Generic drugs: 25%	Generic drugs: \$3.60 copay or 5% (whichever costs more)
Preferred Brand	\$47.00 copay		
Non-Preferred Drug	50%	Brand-name drugs: 25%	Brand-name drugs: \$8.95 copay or 5% (whichever costs more)
Specialty Tier	25%		

Find a Medicare Plan

Pharmacies

Change Pharmacies

See the cost level to fill your drugs at the pharmacies you chose. You can also change pharmacies to see the cost level of other pharmacies in your area to find the lowest cost pharmacy.

[More about pharmacy cost levels](#)

WALGREENS #00541	✓	Standard in-network pharmacy
RUSS PHARMACY	✓	Preferred in-network pharmacy
CVS PHARMACY #00473	✓	Preferred in-network pharmacy
KOHL'S RX	✗	Out-of-network pharmacy
Mail Order Pharmacy		Costs vary based on the specific mail-order pharmacy

ESTIMATED DRUG COSTS DURING COVERAGE PHASES

The drug prices shown may vary based on the plan and pharmacy you've selected. Contact the plan if you have specific questions about drug costs.

[Learn more about coverage phases.](#)

Find a Medicare Plan

WALGREENS #00541 - Drug costs during coverage phases

✓ Standard in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Amitriptyline hydrochloride 10mg tablet	\$11.64	\$11.64	\$11.64	\$2.91	\$3.60
Atorvastatin 40mg tablet	\$9.74	\$9.74	\$9.74	\$2.43	\$3.60
Metoprolol succinate 25mg tablet extended release 24 hour	\$10.18	\$10.18	\$10.18	\$2.54	\$3.60
Pantoprazole 40mg tablet delayed release	\$11.51	\$11.51	\$11.51	\$2.88	\$3.60
Monthly totals	\$43.06	\$43.07	\$43.07	\$10.76	\$14.40

Estimated total drug + premium cost

You will pay **\$172.41** per year on drug + premium costs. Based on current drug costs, it's estimated that:

- You won't meet your **\$435.00 deductible** this year

Estimated monthly drug costs

This doesn't include your monthly plan premium of \$14.40.

View the costs of your drugs every month ^

Time period	Estimated monthly drug costs
October	\$43.07
November	\$43.07
December	\$43.07

RUSS PHARMACY - Drug costs during coverage phases

✓ Preferred in-network pharmacy

Selected drugs	Retail cost	Cost before deductible	Cost after deductible	Cost in coverage gap	Cost after coverage gap
Amitriptyline hydrochloride 10mg tablet	\$11.00	\$3.00	\$3.00	\$2.75	\$3.60
Atorvastatin 40mg tablet	\$7.70	\$1.00	\$1.00	\$1.92	\$3.60
Metoprolol succinate 25mg tablet extended release 24 hour	\$9.14	\$3.00	\$3.00	\$2.28	\$3.60
Pantoprazole 40mg tablet delayed release	\$8.81	\$3.00	\$3.00	\$2.20	\$3.60
Monthly totals	\$36.64	\$10.00	\$10.00	\$9.15	\$14.40

Estimated total drug + premium cost

You will pay **\$73.20** per year on drug + premium costs. Based on current drug costs, it's estimated that:

- You won't meet your **\$435.00 deductible** this year

Estimated monthly drug costs

This doesn't include your monthly plan premium of \$14.40.

View the costs of your drugs every month ^

Time period	Estimated monthly drug costs
October	\$10.00
November	\$10.00
December	\$10.00

Find a Medicare Plan.gov

OTHER DRUG INFORMATION

Selected drugs	Tier	Prior authorization	Quantity limits	Step therapy
Amitriptyline hydrochloride 10mg tablet	Tier 2			
Atorvastatin 40mg tablet	Tier 1			
Metoprolol succinate 25mg tablet extended release 24 hour	Tier 2			
Pantoprazole 40mg tablet delayed release	Tier 2			

MY DRUG LIST

Selected drugs	Package	Quantity	Frequency	Brand/Generic
Amitriptyline hydrochloride 10mg tablet		60	Every month	Generic
Atorvastatin 40mg tablet		30	Every month	Generic
Metoprolol succinate 25mg tablet extended release 24 hour		30	Every month	Generic
Pantoprazole 40mg tablet delayed release		60	Every month	Generic

[Edit/Remove drugs](#)

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PART B DRUGS ▾

Chemotherapy drugs	Not covered
Other Part B drugs	Not covered

Star ratings

OVERALL STAR RATING ▾ ★★★★☆

- Drug plan (Part D) star rating

Summary rating of drug plan quality ★★★★☆

+ 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 ★★★★☆

Contact information

CONTACT INFORMATION

View plan website	P O Box 269005 Weston, FL 33326	1-800-222-6700 Members	1-800-735-1459 Non-members
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Nebraska SHIP

- Medicare information by phone, in-person or via WebEx
- Cost comparisons for Part C, Part D & Supplements
- Medicare enrollment help and problem solving
- Fraud prevention education and reporting
- Low Income Subsidy application assistance
- Presentations for your group
- 1-800-234-7119
- www.doi.nebraska.gov/SHIP

The logo for Nebraska SHIP features the word "NEBRASKA" in a blue, sans-serif font, with a yellow swoosh underline. Below it, the word "SHIP" is written in a larger, blue, sans-serif font.

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