

MMC_AI_Carter

Soft music plays as blue text appears over a white background.

ON SCREEN TEXT: Medicare
Made Clear®
by UnitedHealthcare®

A logo appears.

ON SCREEN TEXT: UnitedHealthcare®

Blue and white speech bubbles filled with text appear over a light blue background.

ON SCREEN TEXT: Medicare
Conversations
Medicare Part D...

A young bald man wears a lavender plaid button down as he sits in a chair in front of a blue background. An end table with books, a mug of coffee, and a hunk of coral sits to his left. Text appears and lingers in the bottom right corner as he interviews, and more text appears beside him as he speaks.

ON SCREEN TEXT: Medicare
Made Clear®
By UnitedHealthcare®

ON SCREEN TEXT: Al Carter,
Walgreens Pharmacist

AL: Hey everyone, my name is Al Carter, I am a licensed pharmacist with over ten years of service and today we are going to talk about Medicare Part D coverage...

A speech bubble with text appears beside an animated woman.

ON SCREEN TEXT: Medicare Part D
Coverage

AL: How to choose your coverage, when to enroll in your Medicare Part D coverage, the things to look out for in choosing your Medicare Part D plan, and then how the pharmacist can help you along the way.

A checklist appears with text, then a calendar and text take its place. A magnifying glass appears after them. An animated pharmacist appears last.

ON SCREEN TEXT: How to choose

ON SCREEN TEXT: When to enroll

ON SCREEN TEXT: Things to
look out for

ON SCREEN TEXT: How pharmacists
can help you

Blue text appears beside a calendar.

ON SCREEN TEXT: “When should I enroll
in Medicare Part D?”

AL: So you have Medicare A, which covers your hospital, you have Medicare B, which covers all of your medical and clinician visits, and you have Medicare Part D, which is your prescription drug coverage.

Three blue circles with white text and animated images appear. The first circle reads Part A and has an image of a hospital. The circle to the right of the screen reads Part B and features a doctor with a stethoscope draped across her neck. The circle below the first two reads Part D and has two prescription pills inside.

AL: You usually enroll in Medicare Part D when you enroll into Medicare A and Medicare B.

Documents with check marks appear beside each of the circles.

AL: And so, at that time is when you would enroll in your Medicare Part D coverage as well. If you don't take prescription drugs at that time, you should still enroll in Medicare Part D. The reason is, is if you don't enroll at that time, there is potential that you would be charged a late fee for enrolling at a later date.

A document moves along a blue timeline. The line turns orange and has gaps, then the document stops. A dollar sign appears over it with text.

ON SCREEN TEXT: Late Fee

AL: And so if you don't take prescription drug coverage, you should still enroll in Part D at the same time that you are enrolling into your Medicare Part A and Part B plans.

A briefcase moves along a timeline after age 65. The blue line turns into a dotted green line and keeps going past age 69.

AL: The only other option is if you currently are still working at the age of 65, you have the capability to extend the time period in which you enroll in a Medicare Part D plan if you have coverage or prescription drug coverage that is equal or comparable to a Medicare Part D plan.

Two circles appear with animated images inside. Text below the green circle on the left reads Employer Drug Coverage and has images of a briefcase and a prescription pill bottle inside. The blue circle is labeled Medicare Part D and features animated pills. A greater than and equals sign appear between the two. Text appears beside an orange question mark.

ON SCREEN TEXT: “Which plan
is right for me?”

AL: The number one question I get asked is, "Which plan is the best plan for me?" And, "How do I decide if my drugs are covered in these specific plans?" It's challenging for many patients because they don't understand the complete process.

Two circles appear over a woman's head, and a line stretches out from each of them. The first one reads Health Needs, and the second has images of pills. A question mark appears between the circles. A man appears, and question marks appear in a speech bubble conversation between the two of them.

AL: And everyone's confused. So, everyone's talking to each other, and no one knows which plan to choose, whether they choose a prescription drug plan that's a Stand-alone Plan or where they choose Medicare Advantage Plan.

A blue circle over the woman reads Stand-alone Part D Plan, and a yellow circle over the man is labeled Medicare Advantage Plan.

AL: That's why I'm here. As a pharmacist, I'm here to help you choose the plan that is best for you. I'm here to help save you money, to help lower your costs, and then also provide you with a solution that is gonna help you continue to take your medications and stay healthy.

Dark blue text appears over a light blue background beside documents.

ON SCREEN TEXT: “What are my options
for getting prescription
drug coverage?”

AL: There's two Part D coverages that you can get.

A blue Stand-alone Part D Plan circle appears, and a yellow Medicare Advantage circle slides into view beside it. Documents that read 65+ get checked off beside each circle.

AL: There is a Stand-alone Part D Plan, and then there's also a Medicare Advantage Plan that you can get. Both of them you will enroll in after you turn age 65.

The blue circle disappears, and the Medicare Advantage Plan circle slides to the left. Blue circles emerge from the circle that read Part D, Part A, and Part B. Those circle slip back into the yellow circle, then two more blue circles appear labeled Hearing and Vision.

AL: In a Medicare Advantage Plan, it includes your Medicare Part D Plan in addition to your Medicare A or your Medicare B Plan. But also it has the potential to include other coverage, some of that being hearing and vision or other health wellness screening opportunities.

Blue text appears beside a magnifying glass.

ON SCREEN TEXT: “What differences are
there between plans?”

AL: All Medicare Part D Plans are not the same, so it is important that you work with your pharmacist and your healthcare providers to determine which plan is best for you based off of the drugs that you take.

A blue Stand-alone Part D Plan circle appears over a pharmacist, and a yellow Medicare Advantage circle appears over a doctor.

AL: So each Medicare Part D Plan is gonna have a formulary. A formulary is basically the list of drugs that are covered by your prescription drug plan.

An animated document entitled Formulary appears beside Al. It features animated pills and text lines beside them.

AL: . In most cases they are tiered, and you'll have one or multiple tiers, whereas as you move through those tiers, the cost will increase on those drugs.

Five different shades of blue circles labeled Tier 1 to Tier 5 stack on top of each other. Tier 1 is the base and the biggest circle, and Tier 5 is the top and the smallest circle. One dollar sign appears near the base, two dollar signs appear by the middle, and three appear at the top.

AL: For example, in Tier 1 you could have a generic, which would be a zero copay or maybe a \$5 copay.

An orange pill labeled Generic Drug appears beside the large Tier 1 circle. The amounts \$0 then \$5 appear below it. The circle and pill disappear. A Tier 2 circle and pill labeled Brand Name Drug appear in their place.

AL: In Tier 2, you could have a brand name drug, which would be a \$35 copay, or a \$50 copay.

The amounts appear under the animated pill.

AL: Make sure you work with your pharmacist to understand the tiers in your formulary and where your drugs sit within those tiers.

Four different kinds of pills appear, labeled Cosmetics, Weight loss, Ed/Fertility, and Over-the-counter.

AL: And there's drugs that aren't covered, so if you think about drugs that aren't covered, you have some drugs for cosmetics, drugs for weight loss and anorexia, drugs for erectile dysfunction or fertility, and then most of your OTC drugs. All Medicare Part D Plans do not cost the same amount. Medicare Part D Plans are provided by private insurers so each private insurer is gonna have different costs associated with their plans.

Different color circles appear for Insurer A, Insurer B, and Insurer C. One dollar sign appears below Insurer A, then two fade into view under Insurer B. Insurer C has three dollar signs. Insurer A and C's circles slide off to the sides. Three circles emerge from Insurer B's circle that read Premium, Deductible, and Copay.

AL: In addition, you're gonna have premiums, deductibles, and potential copays that you would have to pay with your prescription drugs that you pick up. So because of that, there will be differences in the coverage. That's why it's important that you work with your pharmacist and your doctors to make sure that you're on the right plan.

Blue text appears beside a dollar sign.

ON SCREEN TEXT: "Can I get financial assistance?"

AL: It is possible to get financial assistance for Medicare Part D. There is an extra help program that could help with your premiums, your copays, and your deductibles associated with your Medicare Part D Plan.

A green circle labeled Assistance Program appears. Dollar signs emerge from the circle and cover smaller circles labeled Premium, Copay, and Deductible.

AL: There are other ways to save money on Part D. Your pharmacist can help you with those. There are a lot of things that they can do.

An animated pharmacist appears beside a yellow pill that costs \$35. A magnifying glass swings over the pill, and it becomes an orange one that costs \$15.

AL: Your pharmacist can help find lower cost alternatives to a specific drug.

A capsule pill appears, and three other pills appear around it. Blue lines connect two of the pills to the capsule, but the line from the capsule to the third pill is orange. That pill gets crossed out.

AL: Your pharmacist can also share with you and check to see if there are any possible interactions to the drug that you are taking, any different side effects.

Text appears beside a box that gets checked off.

ON SCREEN TEXT: Ask your pharmacist about health programs

AL: Pharmacists can also see and help you with different programs to help you stay on your drugs with like a pill reminder, or 90-day service, or calls to check in and see how your medication therapy is going. These are all services that you can get at your local pharmacy. In addition, your plans may have other alternatives to help with lowering your costs through different incentive programs.

An animated Rewards Card appears. Text appears beside the card and a pill.

ON SCREEN TEXT: Incentive Programs

ON SCREEN TEXT: Help finding

affordable drugs

AL: Working with your pharmacist to change your brand medication to a generic, which is a lower cost, or for a 90-day program to give you three months of your prescription at one time. Or, being able to ship your medications via mail or some other means of transportation.

The blue pill turns orange and yellow. A calendar and an envelope appear beside text.

ON SCREEN TEXT: 90 Day
Program

ON SCREEN TEXT: Delivery
Options

The images slide up and off screen. A pharmacist takes their place along with a blue circle that reads Your Plan.

AL: Working with your pharmacist and your plan, your pharmacist is gonna be an expert to help you lower your drug coverage cost. Understanding and knowing your preferred pharmacy network is also another way to save money.

Text appears beside an orange question mark.

ON SCREEN TEXT: "So, what is
the takeaway?"

AL: Today we've talked about a lot of things. I gave you an overview of your Medicare Part D Plan and why it's important that you enroll in a Medicare Part D Plan when you enroll in your Medicare A and Medicare B.

An animated woman looks up at a speech bubble with a blue Part D circle. A document with a check mark sits beside it. She turns and looks at a different speech bubble, where images of a pharmacist and a doctor appear.

AL: I also talked about how pharmacists and your healthcare providers can help you pick the correct plan that is gonna be best for you, that is going to save you money and provide the best healthcare solution for your prescription drug needs.

The images of the pharmacist and doctor slide up and away, and a blue circle that reads Your Best Plan takes their place. The circle slides away, and a dollar sign, then a pill take its place.

AL: And then also, I've shared with you the value that pharmacists bring in helping you with your healthcare needs and specifically, your prescription drug coverage.

The woman turns to looks at a different speech bubble. A prescription pill bottle appears, and the lid floats off of it. A pill hovers over the bottle.

AL: Choosing or selecting a Medicare Part D Plan can be a daunting task. It can be very challenging and intimidating.

A pharmacist and doctor appear, and three circles labeled Health Plan slide into view above them. The two plans on either end slide off screen, and the remaining plan changes to read Your Plan.

AL: Rest assured that your pharmacist and your healthcare providers are there to help you select the most appropriate plan that is gonna save you money and provide the best healthcare cost to you. For additional resources, you can also visit MedicareMadeClear.com. Thank you for listening.

Speech bubbles appear filled with text.

ON SCREEN TEXT: For more information
visit MedicareMadeClear.com

A logo appears over a white background.

ON SCREEN TEXT: UnitedHealthcare®
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Made Clear®
by UnitedHealthcare®