

Medicare Part D: Smart Choices, Save Money

Medicare Beneficiaries Should Consider Their Drug Options When Selecting a Medicare Part D Plan

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Executive Summary

Medicare beneficiaries could save hundreds or even thousands of dollars each year by taking less expensive – primarily generic – medicines that have been shown to be as effective and safe as more expensive brand-name products. This strategy has the potential to keep millions of seniors every year out of the Part D coverage gap known as the "doughnut hole." In 2009, the doughnut hole begins when drug expenses reach \$2,700, and continues until beneficiaries have spent \$4,350 out of their own pockets.

This report shows that decisions beneficiaries make about their drugs, combined with their choice of a Part D drug plan, have a substantial impact on their out-of-pocket prescription drug costs. The analysis focuses on drugs used to treat five common conditions: high cholesterol, high blood pressure, heart attack, osteoarthritis, and diabetes. Tens of millions of Medicare beneficiaries take drugs to treat one or more of these conditions. We evaluated the potential savings for people who take multiple medicines to treat these conditions – as an illustration of the savings available to people taking multiple medicines for multiple chronic diseases (a not uncommon phenomena for people over age 65). In addition, we evaluated potential savings for people taking only one medicine regularly for a single one of the conditions listed above.

The analysis is based on cost estimates from Medicare's "Plan Finder" tool (www.medicare.gov). This tool is designed to help Medicare beneficiaries and their families determine their expected annual drug costs (including premiums, deductibles, and cost-sharing) based on drugs that have been prescribed for them. We selected five drugs commonly prescribed to treat the conditions listed above, and entered them into the tool for six zip codes around the country. Then we selected five lower cost drugs shown to be equally safe and effective for each condition and entered them into the Plan Finder. The lower cost drugs were selected from the evaluations conducted by the *Consumer Reports Best Buy Drugs* project. (See page v.)

Next, we identified for each set of drugs in each zip code the lowest cost plan, the highest cost plan, and the average cost plan. We used the Plan Finder for a second set of estimates, assuming a person was taking only one drug--a brand-name or a *Best Buy*.

The results of this analysis have direct relevance for seniors during Part D's annual open enrollment season (November 15 to December 31) for the 2009 coverage year. But they also illustrate the substantial savings achievable at any time from switching to lower-cost medicines that are equally as effective and safe.

Key findings:

Medicare beneficiaries can dramatically improve the value of their prescription
drug dollars by talking with their doctors about switching to lower cost medicines.
Based on a comparison of drugs used to treat all five conditions (high cholesterol,
high blood pressure, post-heart attack care, arthritis pain, and diabetes), seniors
switching to lower cost medicines could save between \$4,200 to just under \$6,000 a

year. For example, in Sacramento, California, savings for people taking five medicines were \$4,314 in the lowest cost plans, \$5,705 in the highest cost plans, and \$5,564 in the average cost plans.

- Switching to lower cost drugs can delay or eliminate altogether the much-feared gap in benefits known as the "doughnut hole." For people taking the five sample low cost drugs, almost all would be spared falling into the doughnut hole in 2009 even if they enrolled in the high cost plan in their area. On average, in the highest cost plan, their out of pocket drugs costs would be around \$1,900, \$800 below the "doughnut hole" point.
- Large potential savings are even available to consumers who are taking only one medicine. Switching from a high-priced drug to a lower-priced drug saved between \$246 and \$1,960 per year on average for consumer taking one chronic disease medicine.

In a related analysis, we calculated the potential savings from switching to a lower-cost *Best Buy* drug for people who are uninsured and pay the full cost for their medicines. In a comparison of costs between high priced brand-name medicines and Best Buy alternatives on the Web site drugstore.com, we found potential annual savings ranging from \$612 to \$2,580 associated with taking just one medicine.

Millions of Americans have been hit hard by the recession and recent financial crisis. Many have lost insurance coverage. Our findings provide strong evidence that prescription drug expenses are one area where people can look for substantial savings.

About This Report and the Best Buy Drugs Project

This report was prepared by Maria Botello, Ed.D., Evaluation Director, and Gail Shearer, Director, of *Consumer Reports Best Buy Drugs*, with assistance from Steven Findlay, Managing Editor; Kelly Ernst, Research Assistant; and Marilynn Larkin, Contributing Editor. *Consumer Reports Best Buy Drugs* is a public information and education project of Consumers Union, the non-profit publisher of *Consumer Reports* magazine. The project is on the Web at ConsumerReportsHealth.org/BestBuyDrugs.

Consumer Reports Best Buy Drugs Web provides information for consumers about the comparative effectiveness, safety, and cost of prescription drugs. It has evaluated most of the major types of medicines used to treat the most prevalent medical conditions and diseases. Those include high blood pressure, heart disease, high cholesterol, depression, diabetes, asthma, pain, heartburn, and allergies.

The findings in the *Best Buy* drugs reports are based primarily on comprehensive and independent reviews of the scientific literature and evidence on the effectiveness and safety of drugs in specific classes. The reviews were conducted by teams of physicians and researchers under the auspices of the Drug Effectiveness Review Project, or DERP, which is based at the Oregon Health & Science University Evidence-based Practice Center (EPC) in Portland, Oregon. For more information about DERP, go to https://doi.org/10.1007/journal.com/.

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INTRODUCTION

Medicare beneficiaries are now deciding which, if any, Medicare prescription drug plan is best for them. The decision is complicated because the drug benefit is offered by more than 2,000 private plans. The purpose of this report is to increase awareness of the large potential savings available to individuals with Medicare Part D coverage who switch to a doctor-approved alternative to their current medication.

This report is not intended to help beneficiaries select a plan. More information and tips on choosing a plan are available at <u>medicarerights.org</u> and <u>medicare.gov</u>.

METHODS

To calculate savings for Medicare beneficiaries, we:

- 1. Identified one zip code in one major city in each of six states.
- 2. Selected five common therapeutic categories with available *Consumer Reports Best Buy Drugs* reports.
- 3. Identified a *Best Buy* drug and brand-name drug for each therapeutic category, based on the analyses in various *Best Buy Drugs* reports.
- 4. Used the <u>medicare.gov</u> Plan Finder to estimate annual costs for a consumer who needs all five drugs.
- 5. Used the <u>medicare.gov</u> Plan Finder to estimate annual costs for a consumer who needs one of the five drugs.
- 6. Used drugstore.com to estimate savings that uninsured consumers could realize from switching to *Best Buy* drugs.

Step one: We selected the following states for the analysis: Arizona, California, Georgia, Maryland, Minnesota, and Pennsylvania. These states represent both geographic variation and diversity. The number of plans offered within each state varied from 41 (Minnesota) to 52 (Pennsylvania). We chose the following zip codes:

Arizona 85021 (Phoenix)
California: 95819 (Sacramento)
Georgia: 30303 (Atlanta)
Maryland 21263 (Baltimore)
Minnesota 55414 (Minneapolis)
Pennsylvania 17111 (Harrisburg)

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¹ Kaiser Family Foundation, Medicare Part D Plan Characteristics, October 2007. Available at http://www.kff.org/medicare/rxdrugbenefit.cfm.

Step two. We selected the following drug categories:

<u>Category</u> <u>Condition</u>

Statins High cholesterol

Calcium channel blockers High blood pressure

ACE (angiotensin-converting enzyme)

inhibitors Post-heart attack care

NSAIDs (non-steroidal anti-

inflammatory drugs)

Arthritis pain

Oral diabetes drugs Type 2 diabetes

Step three: We identified a *Best Buy* drug and an equivalent brand-name drug that is often prescribed instead of the *Best Buy* drug. Table 1 presents the drugs chosen for comparison.

Table 1: Drugs Chosen for the Comparison

Condition	Drug Category	Best Buy Drug	Brand-Name Drug
For cholesterol			
reduction of less		Lovastatin 20mg	Lipitor 20mg
than 30 %	Statins	(30 per month)	(30 per month)
	Calcium	Diltiazem SR 120mg	
High blood	channel	capsule	Procardia XL 60mg
pressure	blocker*	(30 per month)	(30 per month)
		Lisinopril 20mg	Altace 2.5mg
After heart attack	ACE inhibitor	(30 per month)	(30 per month)
		Ibuprofen 400mg	Celebrex 200mg
		3 x day	2 x day
Arthritis pain	NSAID	(90 per month)	(60 per month)
_		Metformin 1000mg	
	Oral diabetes	2 per day	Januvia 50mg
Type 2 diabetes	drug	(60 per month)	(30 per month)

^{*}Would likely be prescribed along with another type of blood pressure medicine--for example, a diuretic

Step four: We used the Medicare Plan Finder tool at www.medicare.gov to find the total annual cost in each of six zip codes for the Best Buy and the brand-name drugs in October 2008. Since prices and drug coverage can change, different results might be obtained if this analysis were repeated. We did not specify a pharmacy preference. The analyses were prepared for standalone prescription drug plans, not Medicare Advantage plans, which provide health care and prescription drug coverage through private health maintenance organizations.

Step five: We used the Plan Finder tool to determine the total annual costs for single drugs, comparing one *Best Buy* drug and one brand-name drug in each of the six zip codes, using the same approach as in Step four.

Step six: Because uninsured consumers and Medicare beneficiaries without Part D coverage pay full out-of-pocket costs for their medicines, we looked up prices for the brand-name drugs and *Best Buys* on drugstore.com, then calculated the monthly and annual savings from switching to *Best Buy* drugs.

FINDINGS

We summarize in Table 2 the estimated total annual costs in the six selected zip codes for the two sets of drugs listed in Table 1. Total annual costs include premiums, deductibles, cost-sharing (e.g., \$25 co-payments) and costs of drugs not covered by the formulary. The findings for California (95819) were:

- A Medicare beneficiary in Sacramento would save \$4,314 a year by switching to all five lower-cost drugs and enrolling in the lowest cost plan available in California.
- For an average cost plan, the annual savings would be \$5,564.
- For the highest cost drug plan, the savings would be \$5,705.

The table reports similar savings for Arizona, Georgia, Maryland, Minnesota, and Pennsylvania.

In all six states, the Medicare beneficiary who switched to all five lower cost (*Best Buy*) drugs could avoid falling into the doughnut hole (coverage gap), regardless of which Medicare Part D plan he or she selected. The coverage gap in most plans begins when total drug costs equal \$2,700. In all states, the person taking the package of *Best Buy* drugs *would never reach this total in annual drug costs*. In contrast, a Medicare beneficiary who continued to take the five more expensive brand-name drugs would experience at least some period in the doughnut hole, unless they chose a relatively high premium plan that included some coverage of the doughnut hole.

There are several reasons that total annual out-of-pocket costs are considerably lower for *Best Buy* drugs. First, the prices of these drugs are lower. Second, in many cases, the prescription drug plan formularies do not include the more expensive drugs, so a person who decides to stay with a brand-name drug will pay even more for it because it is "off formulary." Sometimes the more expensive drugs are included in the formulary, but in a higher tier that has higher copayments.

In addition, prescription drug plans may place the higher priced drug in a higher cost-sharing tier than other drugs. The combination of higher prices, higher cost-sharing, and lack of inclusion in the formulary combine to make the total costs higher for the brand-name drug set. The package of five drugs in the analysis above gives an indication of potential savings for someone who takes multiple drugs. The package was *not* selected with the intention of showing a typical

person's spending, though it is possible that many people do, in fact, take this combination of drugs.

Table 2: Total Annual Drug Costs for Six Zip Codes: Comparing Costs for Package of Five

Consumer Reports Best Buy Drugs versus Brand-Name Drugs

Consumer	Keporis Best Buy Dri	igs versus Brand-Name	Drugs
Phoenix, Arizona 85021	Best Buy Drugs	Brand-name Drugs	Potential Savings (Annual)
	Total Aı	nnual Cost	
Lowest cost plan*	\$526	\$4,784	\$4,258
Average cost plan	\$866	\$6,462	\$5,596
Highest cost plan**	\$1,640	\$7,634	\$5,994
Sacramento, California 95819	Best Buy Drugs	Brand-name Drugs	Potential Savings (Annual)
	2 0	nnual Cost	
Lowest cost plan*	\$579	\$4,893	\$4,314
Average cost plan	\$955	\$6,519	\$5,564
Highest cost plan**	\$1,912	\$7,617	\$5,705
Atlanta, Georgia 30303			Potential Savings (Annual)
_	Total Ai	nnual Cost	
Lowest cost plan*	\$552	\$4,805	\$4,253
Average cost plan	\$951	\$6,498	\$5,547
Highest cost plan**	\$1,654	\$7,649	\$5,995
Baltimore, Maryland 21263	Best Buy Drugs	Brand-name Drugs	Potential Savings (Annual)
17141 y lana 21200		nnual Cost	(12111uur)
Lowest cost plan*	\$560	\$4,798	\$4,238
Average cost plan	\$925	\$6,453	\$5,528
Highest cost plan**	\$1,702	\$7,550	\$5,848
Minneapolis,			Potential Savings
Minnesota 55414	Best Buy Drugs	Brand-name Drugs	(Annual)
	L.	nnual Cost	
Lowest cost plan*	\$541	\$4,823	\$4,282
Average cost plan	\$930	\$6,527	\$5,597
Highest cost plan**	\$1,640	\$7,600	\$5,960

Table 2. (Continued)

Harrisburg,			Potential Savings		
Pennsylvania 17111	Best Buy Drugs	Brand-name Drugs	(Annual)		
	Total Ar	Total Annual Cost			
Lowest cost plan*	\$523	\$4,787	\$4,264		
Average cost plan	\$945	\$6,307	\$5,362		
Highest cost plan**	\$1,597	\$7,552	\$5,955		

AVERAGE FOR 6			Potential Savings		
ZIP CODES	Best Buy Drugs Brand-name Drugs		(Annual)		
	Total Ar	Total Annual Cost			
Lowest cost plan*	\$547	\$4,815	\$4,268		
Average cost plan	\$929	\$6,461	\$5,532		
Highest cost plan**	\$1,691	\$7,600	\$5,910		

^{*}The lowest cost plan is the Medicare Part D plan that has the lowest total annual costs for the given set of drugs. Total annual costs include the monthly premiums, deductibles, cost-sharing, and costs of drugs not covered by the formulary.

Single Drug Savings

We calculated savings for people taking just one drug, as well. We ran a comparison of total annual costs in each of the six zip codes for one of the therapeutic categories, comparing the total annual costs for a person using one *Best Buy* drug to the cost of taking the brand-name drug.

Table 3 summarizes our findings. Savings from switching from a relatively high-priced drugs to a *Best Buy* drug ranged from \$227 to \$1,672, depending on the drug category, zip code, and whether the plan was low cost or high cost. The average potential savings for each of the six drugs, at the average cost plan, was \$845. In many cases, these savings are sufficient to cover the cost of the Medicare Part D premium. Monthly premiums for stand-alone prescription drug plans in the selected states range from \$11.50 to \$129.30, as summarized in Table 4.

^{**}The highest cost plan is the Medicare Part D plan that has the highest total annual cost for the given set of drugs. Again, total annual costs include the monthly premiums, deductible, cost-sharing, and costs of drugs not covered by the formulary.

Table 3: Total Annual Drug Costs for Individual Drugs: Comparing Consumer Reports Best Buy Drugs And Brand-Name Drug

Phoenix, Arizona	Best Buy Drug:	Brand-name Drug:	Potential Savings
85021	Metformin	Januvia	(Annual)
		nual Cost	
Lowest cost plan*	\$227	\$724	\$497
Average cost plan	\$590	\$1,213	\$623
Highest cost plan**	\$1,332	\$2,069	\$737
Sacramento,			
California	Best Buy Drug:	Brand-name Drug:	Potential Savings
95819	Lovastatin	Lipitor	(Annual)
	Total An	nual Cost	
Lowest cost plan*	\$288	\$832	\$544
Average cost plan	\$684	\$1,912	\$1,228
Highest cost plan**	\$1,672	\$2,247	\$575
Atlanta,	Best Buy Drug:	Brand-name Drug:	Potential Savings
Georgia 30303	Ibuprofen	Celebrex	(Annual)
	Total An	nual Cost	
Lowest cost plan*	\$301	\$856	\$555
Average cost plan	\$624	\$1,536	\$912
Highest cost plan**	\$1,325	\$3,285	\$1,960
Baltimore, Maryland	Best Buy Drug:	Brand-name Drug:	Potential Savings
21263	Lisinopril	Altace	(Annual)
		nual Cost	
Lowest cost plan*	\$302	\$548	\$246
Average cost plan	\$632	\$1,214	\$582
Highest cost plan**	\$1,342	\$1,972	\$630
Minneapolis,	Best Buy Drug:	Brand-name Drug:	Potential Savings
Minnesota 55414	Diltiazem	Procardia XL	(Annual)
	Total An	nual Cost	
Lowest cost plan*	\$377	\$847	\$470
Average cost plan	\$711	\$1,761	\$1,050
Highest cost plan**	\$1,400	\$2,496	\$1,096

Table 3. (Continued)

Harrisburg, Pennsylvania 17111	Best Buy Drug: Metformin	Brand-name Drug: Januvia	Potential Savings (Annual)
	Total Ani		
Lowest cost plan*	\$315	\$811	\$496
Average cost plan	\$592	\$1,265	\$673
Highest cost plan**	\$1,356	\$2,057	\$701

Average, Six Zip codes	Best Buy Drug Brand-name Drug (5 drugs) (5 drugs)		Potential Savings (Annual)
	Total An		
Lowest cost plan*	\$302	\$770	\$468
Average cost plan	\$638	\$1,484	\$845
Highest cost plan**	\$1,405	\$2,354	\$950

^{*}The lowest cost plan is the Medicare Part D plan that has the lowest total annual costs for the given set of drugs. Total annual costs include monthly premiums, deductibles, cost-sharing, and costs of drugs not covered by the formulary.

Table 4: Monthly Premiums for Prescription Drug Plans in Six States

State	Low Premium	High Premium
Arizona	\$11.50	\$102.20
California	\$18.30	\$129.30
Georgia	\$16.10	\$103.40
Maryland	\$18.40	\$111.80
Minnesota	\$15.20	\$106.70
Pennsylvania	\$13.70	\$108.00

^{**}The highest cost plan is the Medicare Part D plan that has the highest total annual cost for the given set of drugs. Again, total annual costs include the monthly premiums, deductible, cost-sharing, and costs of drugs not covered by the formulary.

Potential Savings for Uninsured Consumers and Medicare Beneficiaries Who Do Not Enroll in a Medicare Part D Plan

To calculate the potential savings from switching to a *Consumer Reports Best Buy* drug without enrolling in a Medicare Part D plan, we looked up the retail prices for these drugs at drugstore.com. Table 5 summarizes our findings. The potential annual savings accrued merely by switching from the high priced drug to the *Best Buy* drug range from \$612 to \$2,580. An individual who switched from the brand-name to the *Best Buy* drugs in all five categories would save close to \$6,800 in a year.

Table 5: Potential Savings from Switching to *Consumer Reports Best Buy* Drugs for Uninsured Consumers and Beneficiaries without Medicare Part D Coverage

				Potential	Potential
Best Buy	Monthly	Brand-name	Monthly	Monthly	Annual
Drugs	cost ²	Drugs	Cost	Savings	Savings
Lovastatin					
20mg		Lipitor 20mg			
(30 tablets)	\$23	(30 tablets)	\$120	\$97	\$1,164
Lisinopril 20mg		Altace 2.5mg			
(30 tablets)	\$14	(30 capsules)	\$65	\$51	\$612
Ibuprofen					
400mg		Celebrex 200			
3 x day		mg 2 x day			
(90 tablets)	\$21	(60 capsules)	\$236	\$215	\$2,580
Metformin					
1000mg 2 x day		Januvia 50mg			
(60 tablets)	\$32	(30 tablets)	\$166	\$134	\$1,608
Diltiazem HCL					
CR 120mg, 1 x		Procardia XL			
day ³	\$36	60mg, 1 x day	\$105	\$69	\$828
TOTAL					\$6,792

medicare.gov lists the drug as: Diltiazem HCL SR CAP 24 HR.

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² These prices were retrieved from www.drugstore.com on October 15, 2008. Some adjustments were made to get a comparable number of pills per prescription on the drugstore.com website. For example, Celebrex came in 30 capsule packages, so to take two a day, it was assumed that two prescriptions of 30 each were purchased. Diltiazem 120mg is not specifically listed as SR (sustained release); we assume the Diltiazem HCI CR 120mg is the same as the form listed at Medicare.gov. Procardia XL 60mg was not available at Drugstore.com, so it is assumed that two 30mg pills would be taken. The Januvia (50mg) price was retrieved from destinationrx.com on October 16, 2008.

³ Diltiazem SR 120mg, the drug form used for the Medicare PDP analyses, is not available in this form from drugstore.com. For this table, we used a substitute form, Diltiazem HCL CR, 120mg 12-hours (30 capsules), and it would be taken once a day. (The SR version was available at a 60mg level, with 24-hour coverage). Note:

CONCLUSION

This analysis demonstrates that Medicare beneficiaries and younger consumers who want to get better value for their prescription dollars should talk with their doctors and pharmacists about switching from high-priced drugs to *Best Buy* drugs that have been shown to be equally effective and safe, yet are far more affordable. *Consumer Reports Best Buy Drugs* currently provides information on 20 categories of drugs, and more will be added in coming months.

Attachment:

The tables on the following pages show the total annual costs for *Best Buy* drugs and brand-name drugs sets in selected zip codes for Arizona, California, Georgia, Maryland, Minnesota, and Pennsylvania

Attachment 1

Total Annual Cost, Medicare Part D Plans ARIZONA 85021

#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternativ e drugs
1	First Health Part-D Secure	\$526	Aetna Medicare Rx Essentials	\$4,784
2	Community CCRx Basic	\$551	SilverScript Value	\$4,850
3	WellCare Classic	\$567	AARP MedicareRx Preferred	\$4,872
4	SierraRx Basic	\$593	Sterling Rx	\$4,941
5	UnitedHealth Rx Value	\$635	HealthSpring Prescription Drug Plan-Reg 28	\$5,115
6	CIGNA Medicare Rx Plan Two	\$644	Aetna Medicare Rx-Costco Plus Plan	\$5,131
7	EnvisionRxPlus Gold	\$658	AARP MedicareRX Enhanced	\$5,415
8	MedicareRx Rewards Standard	\$658	Aetna Medicare Rx Premier	\$5,689
9	WellCare Signature	\$665	UnitedHealth Rx Value	\$5,793
10	CIGNA Medicare Rx Plan One	\$681	SierraRx Basic	\$6,039
11	First Health Part-D Premier	\$685	AARP MedicareRx Saver	\$6,228
12	Fox Value Plan	\$696	First Health Part-D Secure	\$6,346
13	AdvantraRx Value	\$707	Fox Grand Plan	\$6,348
14	Humana PDP Standard S5884-086	\$714	AdvantraRx Value	\$6,414
15	Advantage Freedom Plan by RxAmerica	\$723	MedicareRx Rewards Value	\$6,423
16	UA Medicare Part D Rx Covg -Silver Plan	\$724	First Health Part-D Premier	\$6,462
17	HealthSpring Prescription Drug Plan-Reg 28	\$727	PrescribaRx Gold	\$6,498
18	PrescribaRx Gold	\$742	Advantage Star Plan by RxAmerica	\$6,513
19	PrescribaRx Bronze	\$761	Community CCRx Choice	\$6,539
20	Advantage Star Plan by RxAmerica	\$785	UnitedHealth Rx Basic	\$6,581
21	AARP MedicareRx Preferred	\$795	PrescribaRx Bronze	\$6,608
22	AdvantraRx Premier	\$816	Community CCRx Basic	\$6,686
23	AARP MedicareRx Saver	\$818	Advantage Freedom Plan by RxAmerica	\$6,718
24	Medco Medicare Prescription Plan -Value	\$820	Humana PDP Standard S5884-086	\$6,734
25	UnitedHealth Rx Basic	\$835	Fox Value Plan	\$6,757
26	Aetna Medica Rx-Costco Plus Plan	\$839	UA Medicare Part D Prescription Drug Cov	\$6,774
27	MedicareRx Rewards Value	\$852	Community CCRx Gold	\$6,782
28	Aetna Medicare Rx Essentials	\$858	CIGNA Medicare Rx Plan One	\$6,783
29	AdvantraRx Premier Plus	\$892	UA Medicare Part D Rx Covg -Silver Plan	\$6,791
30	Humana PDP Enhanced S5884-026	\$905	AdvantraRx Premier	\$6,827
31	Medco Medicare Prescription Plan -Choice	\$907	Medco Medicare Prescription Plan -Choice	\$6,834
32	Sterling Rx	\$912	PrescribaRx Platinum	\$6,882
33	Community CCRx Choice	\$961	Humana PDP Enhanced S5884-026	\$6,900
34	EnvisionRxPlus Silver	\$962	Medco Medicare Prescription Plan -Value	\$6,908
35	UA Medicare Part D Prescription Drug Cov	\$984	MedicareRx Rewards Standard	\$6,949
36	Fox Grand Plan	\$1,016	AdvantraRx Premier Plus	\$7,013
37	SilverScript Value	\$1,021	CIGNA Medicare Rx Plan Two	\$7,068
38	PrescribaRx Platinum	\$1,126	EnvisionRxPlus Gold	\$7,082
39	Community CCRx Gold	\$1,204	Medco Medicare Prescription Plan - Access	\$7,091
40	Medco Medicare Prescription Plan - Access	\$1,212	WellCare Signature	\$7,274
41	AARP MedicareRx Enhanced	\$1,333	WellCare Classic	\$7,322
42	CIGNA MedicareRx Plan Three	\$1,388	EnvisionRxPlus Silver	\$7,402
43	Aetna Medicare Rx Premier	\$1,572	CIGNA MedicareRx Plan Three	\$7,533
44	Humana PDP Complete S5884-056	\$1,640	Humana PDP Complete S5884-056	\$7,634
Aver	age of all plans	\$866	Average of all plans	\$6,462

Total Annual Cost, Medicare Part D Plans CALIFORNIA 95819

rians (f	rom low cost to high cost)			+
#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternative drugs
1	First Health Part D-Secure	\$579	AARP Medicare Rx Preferred	\$4,893
2	WellCare Classic	\$643	SilverScript Value	\$4,914
3	First Health Part D-Premier	\$649	Sterling Rx	\$4,928
4	CIGNA Medicare Rx Plan Two	\$650	Aetna Medicare Rx Essentials	\$4,937
5	Advantage Freedom Freedom Plan by RxAmerica	\$659	HealthSprint Prescription Drug Plan-Reg 32	\$5,137
6	MedicareRx Rewards Standard	\$695	Aetna Medicare Rx-Costco Plus Plan	\$5,141
7	WellCare Signature	\$714	AARP MedicareRx Enhanced	\$5,466
8	HealthSprint Prescription Drug Plan-Reg 32	\$750	Blue Cross MedicareRx Gold	\$5,827
9	UA Medicare Part D Rx Covg-Silver Plan	\$752	SierraRx	\$5,991
10	AdvantraRx Value	\$762	Aetna Medicare Rx Premier	\$6,029
11	Advantage Star Plan by RxAmerica	\$800	Blue Cross MedicareRx Plus	\$6,242
12	AARP MedicareRx Preferred	\$817	AARP MedicareRx Saver	\$6,315
13	EnvisionRxPlus Gold	\$836	First Health Part D-Secure	\$6,398
14	Community CCRx Choice	\$838	Community CCRx Choice	\$6,416
15	Medco Medicare Prescription Plan - Value	\$841	AdvantraRx Value	\$6,433
16	Aetna Medicare Rx-Costco Plus Plan	\$848	Blue Cross MedicareRx Value	\$6,462
17	Humana PDP Enhanced S5884-030	\$854	Advantage Star Plan by RxAmerica	\$6,522
18	Sierra Rx	\$854	First Health Part D-Premier	\$6,545
19	PrescribaRx Gold	\$857	PrescribaRx Gold	\$6,613
20	HumanaPDP Standard S5884-090	\$888	UnitedHealth Rx Basic	\$6,629
21	UnitedHealth Rx Basic	\$889	SierraRx Basic	\$6,741
22	CIGNA Medicare Rx Plan One	\$894	UA Medicare Part D Prescription Drug Cov	\$6,752
23	Sterling Rx	\$899	Advantage Freedom Freedom Plan by RxAmerica	\$6,752
24	AARP MedicareRx Saver	\$902	PrescribaRx Bronze	\$6,801
25	Medco Medicare Prescription Plan - Choice	\$902	Medco Medicare Prescription Plan - Choice	\$6,829
26	Blue Cross MedicareRx Value	\$914	UA Medicare Part D Rx Covg-Silver Plan	\$6,845
27	Blue Cross MedicareRx Plus	\$915	Humana PDP Enhanced S5884-030	\$6,848
28	Community CCRx Basic	\$923	AdvantraRx Premier	\$6,873
29	AdvantraRx Premier	\$926	Humana PDP Standard S5884-090	\$6,908
30	PrescribaRx Bronze	\$954	Community CCRx Gold	\$6,921
31	AdvantraRx Premier Plus	\$962	Medco Medicare Prescription Plan - Value	\$6,928
32	Aetna Medicare Rx Essentials	\$982	MedicareRx Rewards Standard	\$6,986
33	EnvisionRxPlus Silver	\$983	PrescribaRx Platinum	\$6,992
34	UA Medicare Part D Prescription Drug Cov	\$1,026	CIGNA Medicare Rx Plan One	\$7,007
35	SilverScript Value	\$1,069	Community CCRx Basic	\$7,049
36	Medco Medicare Prescription Plan - Access	\$1,218	CIGNA Medicare Rx Plan Two	\$7,074
37	PrescribaRx Platinum	\$1,236	AdvantraRx Premier Plus	\$7,084
38	Blue Cross MedicareRx Gold	\$1,262	Medco Medicare Prescription Plan - Access	\$7,097
39	CIGNA Medicare Rx Plan Three	\$1,305	EnvisionRxPlus Gold	\$7,261
40	SierraRx Basic	\$1,307	WellCare Signature	\$7,299
41	Community CCRx Gold	\$1,343	EnvisionRxPlus Silver	\$7,422
42	AARP MedicareRx Enhanced	\$1,383	CIGNA Medicare Rx Plan Three	\$7,450
43	Humana PDP Complete S5884-060	\$1,623	WellCare Classic	\$7,470
44	Aetna Medicare Rx Premier	\$1,912	Humana PDP Complete S5884-060	\$7,617
Avera	ge of all plans	\$955	Average of all plans	\$6,519

Total Annual Cost, Medicare Part D Plans GEORGIA 30303

#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternative drugs
1	First Health Part D-Secure		SilverScript Value	\$4,805
2	CIGNA Medicare Rx Plan Two	\$617	Aetna Medicare Rx Essentials	\$4,817
3	Community CCRx Basic	\$645	AARPP MedicareRxPreferred	\$4,929
4	WellCare Classic	\$683	Sterling Rx	\$4,935
5	UA Medicare Part D Rx Covg - Silver Plan	\$712	HealthSpring Prescription Drug Plan-Reg 10	\$5,187
6	AdvantraRx value		Aethna Medicare Rx Plus	\$5,240
7	First Health Part D-Premier	\$720	AARP MedicareRx Enhanced	\$5,361
8	PrescribaRx Bronze	\$731	Aetna Medicare Rx Premier	\$5,673
9	Medco Medicare Prescription Plan -Value	\$733	Blue Medicare Rx Premier	\$5,869
10	Advantage Star Plan by RxAmerica	\$752	AARPP MedicareRx Saver	\$6,275
11	MedicareRx Rewards Standard	\$758	First Health Part D-Secure	\$6,308
12	Medco Medicare Prescription Plan -Choice	\$760	Blue MedicareRx Plus	\$6,316
13	CIGNA Medicare Rx Plan One	\$761	Blue MedicareRx Value	\$6,330
14	WellCare Signature	\$762	AdvantraRx value	\$6,421
15	AdvantraRx Premier	\$769	Community CCRx Choice	\$6,483
16	PrescribaRx Gold		InStil Rx	\$6,517
17	AARP MedicareRx Saver	·	InStil Rx Plus	\$6,527
18	HealthSpring Prescription Drug Plan-Reg 10		Advantage Star Plan by RxAmerica	\$6,529
19	InStill Rx		PrescribaRx Gold	\$6,537
20	Advantage Freedom Plan by RxAmerica	\$808	PrescribaRx Bronze	\$6,578
21	EnvisionRxPlus Gold		First Health Part D-Premier	\$6,616
22	UA Medicare Part D Rx Cov		UnitedHealth Rx Basic	\$6,657
23	AARPP MedicareRxPreferred		Medco Medicare Prescription Plan -Choice	\$6,686
24	Humana PDP Standard S5884-068		SierraRx Basic	\$6,693
25	Community CCRx Choice		Community CCRx Gold	\$6,699
26	Sterling Rx		UA Medicare Part D Prescription Drug Covg	\$6,704
27	AdvantraRx Premier Plus		Community CCRx Basic	\$6,772
28	Aetna Medicare Rx Essentials		UA Medicare Part D Rx Covg - Silver Plan	\$6,784
29	UnitedHealth Rx Basic		Advantage Freedom Plan by RxAmerica	\$6,794
30	Blue MedicareRx Value		Medco Medicare Prescription Plan -Value	\$6,820
31	Humana PDP Enhanced S5884-009		AdvantraRx Premier	\$6,831
32	SilverScript Value		CIGNA Medicare Rx Plan One	\$6,871
33	Blue MedicareRx Plus		Human PDP Standard S5884-090	\$6,906
34	EnvisionRxPlus Silver		Human PDP Enhanced S5884-009	\$6,939
35	InStill Rx Plus		PrescribaRx Platinum	\$6,978
36	Community CCRx Gold		AdvantraRx Premier Plus	\$7,029
37	Aetna Medicare Rx Plus		CIGNA Medicare Rx Plan Two	\$7,040
	Medco Medicare Prescription Plan - Access		MedicareRx Rewards Standard	\$7,049
39	CIGNA Medicare Rx Plan Three		Medco Medicare Prescription Plan - Access	\$7,058
40	PrescribaRx Platinum		EnvisionRxPlus Gold	\$7,253
41	SierraRx Basic		CIGNA Medicare Rx Plan Three	\$7,351
42	AARP MedicareRx Enhanced		EnvisionRxPlus Silver	\$7,471
43	Blue MedicareRx Premier		WellCare Signature	\$7,473
44	Aetna Medicare Rx - Premier		Humana PDP Complete S5884-038	\$7,648
45	Humana PDP Complete S5884-038		WellCare Classic	\$7,649
Avera	ge of all plans	\$951	Average of all plans	\$6,498

Total Annual Cost, Medicare Part D Plans MARYLAND 21263

#	Name of Plan	Total annual cost, BBDs		Total annual cost, alternative drugs
1	CIGNA Medicare Rx Plan Two	\$560	SilverScript Value	\$4,798
2	First Health Part D-Secure		Aetna Medicare Rx Essentials	\$4,854
3	First Health Part D-Premier		AARP MedicareRx Preferred	\$4,916
4	UA Medicare Part Rx Covg - Silver Plan		Sterling Rx	\$4,922
5	Community CCRx Basic		Blue Rx Standard	\$4,999
6	WellCare Classic		HealthSpring Prescription Drug Plan - Reg 5	\$5,189
7	EnvisionRxPlus Gold		Aetna Medicare Rx Plus	\$5,236
8	AdvantraRx Value		AARP MedicareRx Enhanced	\$5,378
9	Advantage Freedom Plan by RxAmerica		Blue Rx Enhanced	\$5,396
10	CIGNA Medicare Rx Plan One	\$764	Aetna Medicare Rx Premier	\$5,791
11	WellCare Signature		First Health Part D-Secure	\$6,352
12	Medco Medicare Prescription Plan - Choice		AARP MedicareRx Saver	\$6,386
13	MedicareRx Rewards Standard	\$796	AdvantraRx Value	\$6,433
14	AdvantraRx Premier	\$798	Community CCRx Choice	\$6,467
15	HealthSpring Prescription Drug Plan - Reg 5		First Health Part D-Premier	\$6,503
16	PrescribaRx Bronze	\$819	Advantage Star Plan by RxAmerica	\$6,572
17	Medco Medicare Prescription Plan - Value		PrescribaRx Gold	\$6,576
18	PrescribaRx Gold	\$820	UnitedHealth Rx Basic	\$6,609
19	AARP MedicareRx Saver	\$824	MedicareRx Rewards Value	\$6,658
20	AARP MedicareRx Preferred	\$848	PrescribaRx Bronze	\$6,665
21	UnitedHealth Rx Basic	\$862	Medco Medicare Prescription Plan - Choice	\$6,667
22	Humana PDP Enhanced S5884-004	\$872	Community CCRx Gold	\$6,677
23	Aetna Medicare Rx Essentials	\$884	Advantage Freedom Plan by RxAmerica	\$6,686
24	Community CCRx Choice	\$889	SierraRx Basic	\$6,704
25	Sterling Rx	\$893	UA Medicare Part D Prescription Drug Cov	\$6,723
26	UA Medicare Part Prescription Drug Cov	\$893	UA Medicare Part D Rx Covg - Silver Plan	\$6,746
27	Humana PDP Standard S5884-063	\$896	Community CCRx Basic	\$6,786
28	Advatange Star Plan by RxAmerica	\$941	AdvantraRx Premier	\$6,859
29	AdvantraRx Premier Plus	\$941	Humana PDP Enhanced S5884-004	\$6,866
30	SilverScript Value	\$953	CIGNA Medicare Rx Plan One	\$6,874
31	EnvisionRxPlus Silver	\$958	Medco Medicare Prescription Plan - Value	\$6,907
32	MedicareRx Rewards Value	\$985	Humana PDP Standard S5884-063	\$6,916
33	Community CCRx Gold	\$1,099	PrescribaRx Platinum	\$6,981
34	Blue Rx Standard	\$1,123	CIGNA Medicare Rx Plan Two	\$6,984
35	Aetna Medicare Rx Plus	\$1,134	Medco Medicare Precription Plan - Access	\$7,043
36	Medco Medicare Precription Plan - Access	\$1,164	AdvantraRx PremierPlus	\$7,062
37	CIGNA Medicare Rx Plan Three		MedicareRx Rewards Standard	\$7,087
38	PrescribaRx Platinum		EnvisionRxPlus Gold	\$7,111
39	SierraRX Basic	\$1,257	WellCare Signature	\$7,292
40	AARP MedicareRx Enhanced	\$1,295	CIGNA Medicare Rx Plan Three	\$7,351
41	Blue Rx Enhanced		EnvisionRxPlus Silver	\$7,419
42	Humana PDP Complete S5884-033		WellCare Classic	\$7,478
43	Aetna Medicare Rx Premier		Humana PDP Complete S5884-033	\$7,550
Avera	ige of all plans	\$925	Average of all plans	\$6,453

Total Annual Cost, Medicare Part D Plans MINNESOTA 55414

#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternative drugs
1	First Health Part D-Secure	\$541	SilverScript Value	\$4,843
2	CIGNA Medicare Rx Plan Two	\$623	Aetna Medicare Rx Essentials	\$4,851
3	Community CCRx Basic	\$667	AARP MedicareRx Preferred	\$4,962
4	MedicareBlue Rx Option 1	\$693	Sterling Rx	\$5,018
5	Advantage Freedom Plan by RxAmerica	\$707	HealthSpring Prescription Drug Plan-Reg 25	\$5,160
6	AdvantraRx Value	\$727	Aetna Medicare Rx Plus	\$5,239
7	Medco Medicare Prescription Plan - Choice	\$762	AARP MedicareRx Enhanced	\$5,349
8	EnvisionRxPlus Gold	\$763	Aetna Medicare Rx Premier	\$5,757
9	First Health Part D-Premier	\$763	First Health Part D-Secure	\$6,361
10	Humana PDP Enhanced S5884-023	\$771	AdvantraRx Value	\$6,434
11	HealthSpring Prescription Drug Plan-Reg 25	\$773	Community CCRx Choice	\$6,437
12	WellCare Classic	\$774	AARP MedicareRx Saver	\$6,441
13	UA Medicare Part D Rx Covg - Silver Plan	\$787	MedicareBlue Rx Option 1	\$6,459
14	MedicareRx Rewards Standard		First Health Part D-Premier	\$6,489
15	AARP MedicareRx Saver	\$818	Advantage Star Plan by RxAmerica	\$6,554
16	PrescribaRx Gold		MedicareRx Rewards Value	\$6,572
17	PrescribaRx Bronze		PrescribaRx Gold	\$6,577
18	AdvantraRx Premier	\$857	Advantage Freedom Plan by RxAmerica	\$6,583
19	Community CCRx Choice		UnitedHealth Rx Basic	\$6,602
20	WellCare Signature		Medco Medicare Prescription Plan - Choice	\$6,641
21	Medco Medicare Prescription Plan - Value		PrescribaRx Bronze	\$6,676
22	Humana PDP Standard S5448-083		Community CCRx Gold	\$6,709
23	Aetna Medicare Rx Essentials		Humana PDP Enhanced S5884-023	\$6,765
24	AARP MedicareRx Preferred		UA Medicare Part D Prescription Drug Cov	\$6,783
25	UA Medicare Part D Prescription Drug Cov		Community CCRx Basic	\$6,802
26	AdvantraRx Premier Plus		AdvantraRx Premier	\$6,815
27	UnitedHealth Rx Basic		UA Medicare Part D Rx Covg - Silver Plan	\$6,839
28	Advantage Star Plan by RxAmerica		Humana PDP Standard S5448-083	\$6,904
29	Sterling Rx		PrescribaRx Platinum	\$6,948
30	MedicareRx Rewards Value		Medco Medicare Prescription Plan - Value	\$6,972
31	CIGNA Medicare Rx Plan One		CIGNA Medicare Rx Plan Two	\$7,046
32	SilverScript Value		AdvantraRx Premier Plus	\$7,050
33	EnvisionRxPlus Silver	1	Medco Medicare Plan - Access	\$7,074
34	Aetna Medicare Rx Plus		MedicareRx Rewards Standard	\$7,105
35	Community CCRx Gold		CIGNA Medicare Rx Plan One	\$7,103
36	PrescribaRx Platinum		EnvisionRxPlus Gold	\$7,188
37	Medco Medicare Plan - Access		WellCare Signature	\$7,390
38	AARP MedicareRx Enhanced		CIGNA Medicare Rx Plan Three	\$7,466
39	CIGNA Medicare Rx Plan Three		WellCare Classic	\$7,495
40	Humana PDP Complete S5884-053		EnvisionRxPlus Silver	\$7,527
41	Aetna Medicare Rx Premier		Humana PDP Complete S5884-053	\$7,600
	ge of all plans		Average of all plans	\$6,527

Total Annual Cost, Medicare Part D Plans PENNSYLVANIA 17111

#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternative drugs
1	First Health Part D-Secure	\$523	AmeriHealth Advantage Rx Option	\$4,787
2	CIGNA Medicare Rx Plan Two	\$546	SilverScript Value	\$4,799
3	Community CCRx Basic	\$600	BlueRx Value	\$4,853
4	AdvantraRx Value	\$698	Aetna Medicare Rx Essentials	\$4,873
5	UA Medicare Part D Rx Covg - Silver Plan	\$708	AARP MedicareRx Preferred	\$4,898
6	WellCare Classic	\$708	Sterling Rx	\$4,954
7	WellCare Signature	\$738	BlueRx Plus	\$5,039
8	First Health Part D-Premier	\$740	AmeriHealth Rx Option I	\$5,095
9	Advantage Freedom Plan by RxAmerica	\$742	AmeriHealth Rx Option II	\$5,179
10	AdvantraRx Premier	\$743	HealthSpring Prescription Drug Plan-Reg 6	\$5,187
11	CIGNA Medicare Rx Plan One	\$745	Aetna Medicare Rx Plus	\$5,239
12	PrescribaRx Gold	\$745	AARP MedicareRx Enhanced	\$5,403
13	Medco Medicare Precription Plan -Choice	\$751	SecureRx - Option 1	\$5,514
14	Advantage Star Plan by RxAmerica	\$755	Aetna Medicare Rx Premier	\$5,648
15	AARP MedicareRx Saver	\$769	BlueRx Complete	\$5,739
16	MedicareRx Rewards Standard	\$772	AARP MedicareRx Saver	\$6,277
17	EnvisionRxPlus Gold	\$799	SecureRx - Option 4	\$6,305
18	HealthSpring Prescription Drug Plan-Reg 6	\$799	First Health Part D-Secure	\$6,311
19	Medco Medicare Precription Plan - Value	\$803	UPMC for Life Prescription Drug Plan	\$6,324
20	PrecribaRx Bronze	\$807	Community CCRx Choice	\$6,389
21	UA Medicare Part D Prescription Drug Covg	\$809	SecureRx - Option 3	\$6,392
22	Community CCRx Choice	\$811	AdvantraRx Value	\$6,405
23	AARP MedicareRx Preferred	\$821	First Health Part D-Premier	\$6,432
24	AmeriHealth Advantage Rx Option I	\$822	Advantage Star Plan by RxAmerica	\$6,456
25	UPMC for Life Prescription Drug Plan	\$829	PrescribaRx Gold	\$6,501
26	BlueRx Value	\$856	MedicareRx Rewards Value	\$6,523
27	Humana PDP Standard S5884-064	\$871	Geisinger Gold Rx 1	\$6,532
28	AdvantraRx Premier Plus	\$874	Medco Medicare Prescription Plan -Choice	\$6,630
29	BlueRx Plus	\$889	Advantage Freedom Plan by RxAmerica	\$6,636
30	Aetna Medicare Rx Essentials	\$903	PrecribaRx Bronze	\$6,653
31	UnitedHealth Rx Basic	\$921	UnitedHealth Rx Basic	\$6,668
32	Sterling Rx	\$925	SierraRx Basic	\$6,680
33	Humana PDP Standard S5884-005	\$952	UA Medicare Part D Rx Covg	\$6,683
34	MedicareRx Rewards Value	\$967	Community CCRx Basic	\$6,726
35	SilverScript Value	\$907	Community CCRx Gold	\$6,779
36	SecureRx - Option 4	\$1,003	UA Medicare Part D Rx Covg - Silver Plan	\$6,804
37	EnvisionRxPlus Silver	\$1,003	AdvantraRx Premier	\$6,804
38		-	CIGNA Medicare Rx Plan One	· ·
	AmeriHealth Rx Option I	\$1,043		\$6,864
39	SecureRx - Option 3	\$1,075	Humana PDP Standard S5884-064	\$6,891
40	AmeriHealth Rx Option II	\$1,080	Medco Medicare Precription Plan - Value	\$6,891
41	Aetna Medicare Rx Plus	\$1,127	PrescribaRx Platinum	\$6,896
42	PrescribaRx Platinum	\$1,140	Humana PDP Standard S5884-005	\$6,946
43	Medco Medicare Prescription Plan - Access	\$1,180	CIGNA Medicare Rx Plan Two	\$6,969
44	Community CCRx Gold	\$1,201	AdvantraRx Premier Plus	\$6,995
45	CIGNA Medicare Rx Plan Three	\$1,221	Medco Medicare Prescription Plan - Access	\$7,058
46	SierraRx Basic	\$1,233	MedicareRx Rewards Standard	\$7,063
47	AARP MEdicareRx Enhanced	\$1,321	EnvisionRxPlus Gold	\$7,224
48	SecureRx - Option 1	\$1,463	WellCare Signature	\$7,251

Total Annual Cost, Medicare Part D Plans PENNSYLVANIA 17111

#	Name of Plan	Total annual cost, BBDs	Name of Plan	Total annual cost, alternative drugs
49	Humana PDP Complete S5884-034	\$1,558	CIGNA Medicare Rx Plan Three	\$7,366
50	Aetna Medicare Rx Premier	\$1,559	WellCare Classic	\$7,389
51	BlueRx Complete	\$1,596	EnvisionRxPlus Silver	\$7,474
52	Geisinger Gold Rx 1	\$1,597	Humana PDP Complete S5884-034	\$7,552
Average of all plans		\$945	Average of all plans	\$6,307