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**Helping Medicare Beneficiaries  
Lower Their Out-of-Pocket Costs  
Under the New Prescription Drug Benefit**

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## Executive Summary

Medicare beneficiaries are pondering their new options for prescription drug coverage under Medicare Part D. This report reveals Medicare beneficiaries' potential for major savings – hundreds or thousands of dollars each year – for those who talk with their doctors and then switch to *equally effective, safe, lower-cost drugs* identified by *Consumer Reports Best Buy Drugs*. The report finds that consumers who switch from relatively high-price drugs to *Best Buy* drugs, in five categories considered, lower their out-of-pocket costs, saving between \$2,300 and \$5,300 per year, in conjunction with a new Medicare Part D plan.

Launched in December 2004, *Consumer Reports Best Buy Drugs* ([www.CRBestBuyDrugs.org](http://www.CRBestBuyDrugs.org)) is a free, grant-funded, public education project administered by Consumers Union, publisher of *Consumer Reports*. It provides consumers with independent information about the safety, effectiveness, and cost of drugs within commonly used therapeutic categories. This report uses *Best Buy* picks to illustrate the potential savings available to consumers who (after consultation with their doctor) switch from the high-priced drug to a lower-priced drug. Other means exist to identify lower cost prescription drug alternatives that would also yield savings. For example, many insurers and pharmacy benefit managers (PBMs) will help Medicare drug plan enrollees identify and learn about lower cost alternatives, especially generic drugs. The government's web tool, [www.medicare.gov](http://www.medicare.gov), also helps beneficiaries identify lower cost alternatives by a "default" setting (which the user can change) that encourages consideration of generic drugs when they are available.<sup>1</sup>

Millions of Medicare beneficiaries take multiple drugs. We chose to focus on drugs from five common categories. Our selection is intended to illustrate the choices and costs facing seniors and disabled people who take several medications. We also evaluate potential savings for Medicare beneficiaries taking just one medicine regularly (e.g., for a chronic disease such as high cholesterol).

Key findings include:

- ***Medicare beneficiaries can dramatically improve the value of their prescription drug dollar by talking with their doctor and then switching to a lower cost medicine, based on cost estimates from [www.medicare.gov](http://www.medicare.gov)'s "Plan Finder" tool.*** We chose drugs from five-commonly used drug categories that are used to treat high cholesterol, high blood pressure, post-heart attack care, arthritis pain, and depression. Seniors switching to lower cost medicines (in these categories) can save \$2,300 to \$5,300 a year.
- ***Switching to lower cost drugs can delay or eliminate altogether the much-feared gap in benefits known as the "doughnut hole" that begins when total drug costs***

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<sup>1</sup> Note that the Plan Finder identifies *generic* alternatives, not therapeutic substitutes that are considered in this report.

equal \$2,250.<sup>2</sup> In fact, for the five drug comparisons studied in this report, Medicare beneficiaries can avoid falling into the doughnut hole altogether, regardless of which drug plan they choose.

- ***Large potential savings are even available to consumers who are only taking one medication.*** Again, using the [www.medicare.gov](http://www.medicare.gov) Plan Finder, we estimate that for three drug pairs considered, potential annual savings from switching from a high-priced drug to a lower-priced drug are between \$279 and \$2,597 per year. In many cases, these savings are sufficient to pay the cost of enrolling in a Medicare Part D plan.
- ***Even consumers who do not enroll in a Medicare prescription drug plan can save money by switching to Best Buy or other lower-cost medicines.*** We considered potential savings from switching to a *Consumer Reports Best Buy Drug* for consumers who do not enroll in a Medicare Part D plan. We used retail drug prices posted at [www.drugstore.com](http://www.drugstore.com). Simply switching to a *Best Buy* drug can save a consumer without drug coverage \$360 to \$1,908 per year. Should a consumer be taking drugs in each of the five categories studied, total annual savings would be \$4,500.

This report demonstrates that consumers can achieve considerable savings by carefully reviewing the drugs that they are taking, and talking with their doctors about whether an equally effective, more affordable, drug is appropriate for them. The combination of lower-cost drugs and coverage with a Medicare Part D plan can help reduce the financial burden of out-of-pocket drug costs many seniors and disabled currently face.

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<sup>2</sup> Some Medicare Prescription Drug Plans have some coverage of costs in the doughnut hole, but this is unusual and is often limited to generic drugs only or associated with a relatively high premium.

## Introduction

Medicare beneficiaries are now in the process of 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 200 private plans. The purpose of this report is to increase awareness among Medicare beneficiaries – and other consumers who might be without any drug coverage – that there are large potential savings available to those who switch to a doctor-approved alternative.

This report is not intended to directly help beneficiaries select a plan. More information and tips about this choice are available at [www.consumersunion.org](http://www.consumersunion.org), [www.consumerreports.org](http://www.consumerreports.org), [www.medicarerights.org/101.html](http://www.medicarerights.org/101.html), [www.kff.org/medicare/index.cfm](http://www.kff.org/medicare/index.cfm), [www.carxe.org](http://www.carxe.org), as well as the [www.medicare.gov](http://www.medicare.gov) website.

Consumers Union launched its *Consumer Reports Best Buy Drugs* public education program in December 2004. [www.CRBestBuyDrugs.org](http://www.CRBestBuyDrugs.org) now includes comprehensive reports that provide information for consumers about the comparative effectiveness, safety, and cost of drugs in ten commonly used therapeutic categories:

- ACE Inhibitors (High Blood Pressure and Heart Disease)
- Antidepressants
- Attention Deficit Hyperactivity Disorder (ADHD)
- Antihistamines (for allergies)
- Beta Blockers (High Blood Pressure and Heart Disease)
- Calcium Channel Blockers (High Blood Pressure and Heart Disease)
- Menopause Drugs
- Osteoarthritis and Pain: Non-Steroidal Anti-Inflammatory Drugs (NSAIDs)
- Proton Pump Inhibitors (Heartburn, Ulcers, and Stomach Acid Reflux)
- Statins (Cholesterol-Lowering Drugs)

The medical findings in the *Best Buy* drugs reports are based primarily on a series of 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 at the Oregon Health & Science University Evidence-based Practice Center (EPC) as part of the Drug Effectiveness Review Project, or DERP. For more information about DERP, see <http://www.ohsu.edu/drugeffectiveness/>.

Consumers Union, which publishes *Consumer Reports* magazine, started *Consumer Reports Best Buy Drugs* to fill a gap in the public's knowledge about the effectiveness and safety of prescription drugs and to help consumers compare the wide variety of drug options to treat a given illness or condition. With the needed information in hand, consumers, in consultation with their doctors and pharmacists, are better able to choose

effective and affordable medicine. *Consumer Reports Best Buy Drugs* provides an independent perspective on the comparative value of prescription drugs – a perspective not driven by pharmaceutical industry marketing and advertising that emphasizes costly new drugs that are not necessarily or always better or safer.

This analysis is based on summaries of comparative effectiveness as prepared by Consumer Reports Best Buy Drugs. For a full explanation of our methodology, underlying evidence-based database, and peer review process, please see [www.CRBestBuyDrugs.org](http://www.CRBestBuyDrugs.org).

*Consumer Reports Best Buy Drugs* is funded by two grants: The Engelberg Foundation, a charitable trust, provided a major two-year grant to fund the creation of the project, the development of the Drug Reports, and a public outreach and communications effort to promote the use of the information. Additional funding came from the National Library of Medicine, a part of the National Institutes of Health. The National Library of Medicine awarded Consumers Union a three-year grant to develop related resources for consumers on shopping for prescription drugs, including information about cost-effectiveness.

## METHODS

**Overview.** To calculate savings for Medicare beneficiaries, we:

1. Identified three states for consideration (i.e., one zip code in a major city)
2. Selected five commonly used therapeutic categories with available *Consumer Reports Best Buy Drugs* reports
3. Identified a *Best Buy* drug and alternative drug for each therapeutic category, based on the analyses in various *Best Buy Drugs* reports
4. Used the [www.medicare.gov](http://www.medicare.gov) Plan Finder to estimate annual costs for a consumer who needs the package of five drugs

**Step one:** The three states used for this analysis were: Georgia, California, and Minnesota. Each of these states is part of an outreach educational effort in the *Consumer Reports Best Buy Drugs* project. They also represent geographic variation and diversity. Because the government's plan finder tool requires zip codes (since plans vary from region to region in most states), we identified a zip code to use for each state. Forty-one Prescription Drug Plans (PDPs) are available in both Georgia and Minnesota, and forty-seven are available in California. We chose the following zip codes:

California:	95819 (Sacramento)
Georgia:	30303 (Atlanta)
Minnesota	55414 (Minneapolis)

**Step two.** We selected five therapeutic categories for which *Consumer Reports Best Buy Drugs* reports have been completed. We limited the categories to those for which there

are prescription drugs identified as *Best Buy* drugs (so as not to run into comparability questions since Medicare Part D does not cover over-the-counter drugs, which we sometimes recommend as the best bargain).

The categories selected were:

<u>Therapeutic Category</u>	<u>Condition</u>
Statins	High cholesterol
Calcium Channel Blockers	High blood pressure
ACE Inhibitors	For treatment after a heart attack
NSAIDs (non-steroidal anti-inflammatory drugs)	Arthritis pain
Antidepressants	Depression

**Step three:** We identified a *Best Buy* drug and an appropriate drug that is therapeutically equivalent and often prescribed instead of the *Best Buy* drug. The alternative set of drugs are all brand name drugs.<sup>3</sup> We based the choice on the *Best Buy Drugs* reports that present the evidence about comparative effectiveness, safety and cost. Table 1 presents the drugs chosen for comparison.

**Table 1: Consumer Reports Best Buy Drugs and Alternative Drugs**

Condition	Drug Category	<i>Best Buy</i> Drug	Alternative Drug
For a cholesterol reduction of less than 40 %	Statins	Generic Lovastatin 20 mg (30 per month)	Lipitor 20 mg (30 per month)
High blood pressure	Calcium Channel Blocker*	Diltiazem SR 120 mg capsule (30 per month)	Procardia XL 60 mg (30 per month)
After heart attack	ACE Inhibitor	Lisinopril 20 mg (30 per month)	Altace 2.5 mg (30 per month)
Arthritis pain	NSAID (non-steroidal anti-inflammatory)	Ibuprofen 400 mg 3 x day (90 per month)	Celebrex 200 mg 2 x day (60 per month)
Depression	Antidepressant	Generic Fluoxetine 20 mg (30 per month)	Zoloft 25 mg (30 per month)

\* Would likely be prescribed along with another type of blood pressure medicine, for example a diuretic

<sup>3</sup> For this analysis, the generic drugs used for comparison (Lovastatin and Fluoxetine) are *not* the generic form of the alternative drugs. In fact, generics are not available at this time for the brand name drugs considered, with the exception of Procardia XL.

**Step four:** We used the Medicare Plan Finder tool (at [www.medicare.gov](http://www.medicare.gov)) to find the total annual cost for the two sets of drugs above: the *Best Buy* drugs and the alternative set of drugs, in each of the three zip codes. When using the alternative set of drugs, we explicitly rejected the generic substitution option offered at [www.medicare.gov](http://www.medicare.gov).<sup>4</sup> We did not specify any pharmacy preference. The analyses were prepared for the stand-alone Prescription Drug Plans, not the Medicare Advantage plans (where health care coverage, including prescription drugs, is through private health maintenance organizations).

## FINDINGS

Table 2 summarizes the estimated total annual costs for the two sets of drugs (listed in Table 1) in the three states. Total annual costs consist of premiums, deductibles, cost-sharing (e.g., \$25 co-payments) and costs of drugs not covered by the formulary. The cost estimates were prepared between November 30 and December 7, 2005. Note that since prices and drug coverage can change, different results might be obtained if this analysis were repeated. The findings for California (95819) were:

- A Medicare beneficiary in the California zip code (Sacramento) would save \$2,555 a year by switching to all five lower cost drugs and enrolling in the lowest cost plan available in California.
- If the beneficiary enrolled in an average cost plan, the annual savings from switching to lower cost drugs would be \$3,781.
- If the beneficiary enrolled in the highest cost drug plan, the savings from switching to lower cost drugs would be \$5,278.

The table reports similar savings for Georgia and Minnesota.

In all three states considered, 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 selected.** The coverage gap in most plans begins when total drug costs equal \$2,250. In all states, the person taking the package of *Best Buy* drugs *would never reach this total in annual drug costs.* In contrast, in all three states studied, a Medicare beneficiary who continued to take the five more expensive alternative 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 the *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. To determine this, it is necessary to research the specific formulary for the particular plan. For example, the MedicareRx Rewards plan and the Blue Cross MedicareRx Plus plan in California do not include Altace (2.5 mg) or Procardia XL (60 mg) on their formularies. These plans do include the lower-cost *Best Buy* drugs. In addition, the Prescription Drug

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<sup>4</sup> In order to encourage the substitution of generics, [www.medicare.gov](http://www.medicare.gov) automatically checks a generic box; users can simply delete that check if they want the brand drug.

**Table 2: Total Annual Drug Costs for Three Zip Codes:  
Comparing Costs for Package of Five  
Consumer Reports Best Buy Drugs and Alternative Drugs**

<b>Sacramento, California 95819</b>			
	<i>Best Buy Drugs</i>	<i>Alternative Drugs</i>	<i>Potential Savings (Annual)</i>
	<i>Total Annual Cost</i>	<i>Total Annual Cost</i>	
Lowest cost plan*	\$216	\$2,771	\$2,555
Average cost plan	\$1,104	\$4,885	\$3,781
Highest cost plan**	\$1,830	\$7,108	\$5,278
<b>Atlanta, Georgia 30303</b>			
	<i>Best Buy Drugs</i>	<i>Alternative Drugs</i>	<i>Potential Savings (Annual)</i>
	<i>Total Annual Cost</i>	<i>Total Annual Cost</i>	
Lowest cost plan*	\$299	\$3,038	\$2,739
Average cost plan	\$1,195	\$4,891	\$3,696
Highest cost plan**	\$1,848	\$6,700	\$4,852
<b>Minneapolis, Minnesota 55414</b>			
	<i>Best Buy Drugs</i>	<i>Alternative Drugs</i>	<i>Potential Savings (Annual)</i>
	<i>Total Annual Cost</i>	<i>Total Annual Cost</i>	
Lowest cost plan*	\$293	\$2,624	\$2,331
Average cost plan	\$1,166	\$4,794	\$3,598
Highest cost plan**	\$1,878	\$6,712	\$4,834

\*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, deductible, cost-sharing, and costs of drugs not covered by the formulary.

\*\*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.

Plans may place the higher priced drug in a higher cost-sharing tier than other drugs. For example, both MedicareRx Rewards and Blue Cross MedicareRx Value in California include the other three alternative set drugs in tier 2. This means that the beneficiary pays a larger copay than he/she would if the drug were in the plan's tier 1. For example, Blue Cross Medicare Rx Value charges a \$30 copay for tier 2 drugs, vs. \$5 copay for tier 1

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 alternative 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 of drugs 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.

### **Single Drug Savings**

We calculated savings for people taking just one drug, as well. For each of three zip codes used above, we ran a comparison of total annual costs 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 alternative drug.

Table 3 below summarizes our findings. Savings from switching from one of the relatively high-priced drugs to an equally effective and safe lower price drug ranged from \$279 to \$1,019, depending on the drug category, zip code, and whether the plan was low cost or high cost. These savings are large enough, in many cases, to cover the cost of the new Medicare Part D premium. Monthly premiums for stand-alone Prescription Drug Plans range from \$5 to \$66 in California, \$18 to \$73 in Georgia, and \$2 to \$100 in Minnesota.

(Table 3 is on the next page.)

**Table 3: Total Annual Drug Costs for Individual Drugs:  
Comparing Costs with Consumer Reports Best Buy Drug  
And Alternative Drug**

<b>Sacramento, California 95819</b>			
	<b>Best Buy Drug: Generic Lovastatin</b>	<b>Alternative Drug: Lipitor</b>	<b>Potential Savings (Annual)</b>
	Total Annual Cost	Total Annual Cost	
Lowest cost plan*	\$216	\$495	\$279
Average cost plan	\$575	\$922	\$347
Highest cost plan**	\$1,350	\$2,087	\$737
<b>Atlanta, Georgia 30303</b>			
	<b>Best Buy Drug: Ibuprofen</b>	<b>Alternative Drug: Celebrex</b>	<b>Potential Savings (Annual)</b>
	<b>Total Annual Cost</b>	<b>Total Annual Cost</b>	
Lowest cost plan*	\$299	\$635	\$336
Average cost plan	\$522	\$1,479	\$957
Highest cost plan**	\$962	\$3,559	\$2,597
<b>Minneapolis, Minnesota 55414</b>			
	<b>Best Buy Drug: Generic Fluoxetine</b>	<b>Alternative Drug: Zoloft</b>	<b>Potential Savings (Annual)</b>
	<b>Total Annual Cost</b>	<b>Total Annual Cost</b>	
Lowest cost plan*	\$124	\$419	\$295
Average cost plan	\$533	\$1,051	\$518
Highest cost plan**	\$1,229	\$2,248	\$1,019

\*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, deductible, cost-sharing, and costs of drugs not covered by the formulary.

\*\*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 those who do not enroll in Medicare Part D Plan**

For comparison, we then looked up the retail prices for these drugs (at drugstore.com) to calculate the potential savings from switching to a *Consumer Reports Best Buy Drug* without enrolling in a Medicare Part D plan.

Table 4 summarizes our findings. Potential annual savings available to consumers merely by switching from the high priced drug to the *Best Buy* drug alternative range from \$360 to \$1,908. A person who was taking drugs in each of these categories, and switched from the high priced drug to the *Best Buy* drug, would save \$4,500 in a year.

**Table 4: Potential Savings of Switching to Consumer Reports  
Best Buy Drugs without Medicare Part D Coverage**

<b>Best Buy Drugs</b>	<b>Monthly cost<sup>5</sup></b>	<b>Alternative Drugs</b>	<b>Monthly Cost</b>	<b>Potential Monthly Savings</b>	<b>Potential Annual Savings</b>
Lovastatin 20 mg. (30 tablets)	\$37	Lipitor 20 mg. (30 tablets)	\$100	\$63	\$756
Lisinopril 20 mg (30 tablets)	\$10	Altace 2.5 mg (30 capsules)	\$40 <sup>6</sup>	\$30	\$360
Ibuprofen 400 mg 3 x day	\$9	Celebrex 200 mg 2x day (60 capsules) 2 x 84	\$168	\$159	\$1,908
Fluoxetine HCL 20 mg (30 tablets)	\$16	Zoloft 25 mg. (30 tablets)	\$77	\$61	\$732
Diltiazem HCL CR 60 mg, 2 x day <sup>7</sup>	\$30	Procardia XL 30 mg, 2 x day <sup>8</sup>	\$92	\$62	\$744
<b>TOTAL</b>					<b>\$4,500</b>

<sup>5</sup> These prices were attained from [www.drugstore.com](http://www.drugstore.com) on December 5, 2005. Note that 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 2 a day, it was assumed that 2 prescriptions of 30 each were purchased. Diltiazem 120 mg is not specifically listed as SR (sustained release); we assume that this is the same as the Diltiazem SR 120 mg. form listed at Medicare.gov. Procardia XL 60 mg was not available at Drugstore.com, so it is assumed that two 30 mg. pills would be taken.

<sup>6</sup> This is half the cost of the 60-capsule prescription; 30-capsule prescription is not available at [www.drugstore.com](http://www.drugstore.com).

<sup>7</sup> Diltiazem SR 120 mg, 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, 60 mg, 12-hours, and assumed that this would be taken twice a day. (The SR version was available at a 60 mg level, with 24-hour coverage). Note: medicare.gov lists the drug as: Diltiazem HCL SR CAP 24 HR.

<sup>8</sup> Procardia XL 60 mg was used for the Medicare PDP analyses. This is not available from drugstore.com. Instead we used Procardia XL 30 mg, and assumed that 2 tablets would be used a day.

## Conclusion

This analysis demonstrates that Medicare beneficiaries who want to get better value for their prescription dollars should talk with their doctors and pharmacists about switching from high-priced drugs to alternative drugs that are equally effective and safe, yet are far more affordable. *Consumer Reports Best Buy Drugs* ([www.CRBestBuyDrugs.org](http://www.CRBestBuyDrugs.org)) currently provides information on ten categories of drugs and more categories will be added in the coming months. Medicare beneficiaries should consider alternative drug choices when enrolling in Medicare Part D plans. Consumers not eligible for Medicare Part D should consider talking with their doctors and pharmacists about lower cost drug alternatives. They can save substantial amounts of money by doing so.

## Attachments:

Tables showing the total annual costs *Best Buy* drugs and alternative drugs sets in selected zip codes for California, Georgia, and Minnesota

## Total Annual Cost, Medicare Part D Plans

### CALIFORNIA

Plans (from low cost to high cost)

	Name of plan	Total annual cost, BBDs	Name of plan	Total annual cost, alternative drugs
1	<u>WellCare Signature</u>	\$216	<u>Humana PDP Complete S5884-060</u>	\$2,771
2	<u>WellCare Complete</u>	\$417	<u>Humana PDP Standard S5884-090</u>	\$3,688
3	<u>WellCare Premier</u>	\$439	<u>Humana PDP Enhanced S5884-030</u>	\$3,767
4	<u>AARP MedicareRx Plan</u>	\$579	<u>Health Net Orange</u>	\$3,901
5	<u>United HealthRx</u>	\$697	<u>Blue Cross MedicareRx Plus</u>	\$3,937
6	<u>Humana PDP Standard S5884-090</u>	\$821	<u>MedicareRx Rewards Plus</u>	\$3,937
7	<u>Health Net Orange</u>	\$865	<u>MedicareRx Rewards</u>	\$3,940
8	<u>Humana PDP Enhanced S5884-030</u>	\$878	<u>Blue Cross MedicareRx Value</u>	\$3,940
9	<u>SierraRx</u>	\$901	<u>Advantage Freedom Plan</u>	\$3,987
10	<u>Health Net Orange</u>	\$917	<u>CIGNATURE Rx Value Plan</u>	\$4,005
11	<u>United Medicare MedAdvance</u>	\$929	<u>Blue Cross MedicareRx Gold</u>	\$4,037
12	<u>Community Care Rx BASIC</u>	\$963	<u>MedicareRx Rewards Premier</u>	\$4,070
13	<u>PacifiCare Saver Plan</u>	\$992	<u>CIGNATURE Rx Plus Plan</u>	\$4,077
14	<u>MedicareRx Rewards</u>	\$1,006	<u>CIGNATURE Rx Complete Plan</u>	\$4,157
15	<u>Blue Cross MedicareRx Value</u>	\$1,006	<u>Aetna Medicare Rx Premier</u>	\$4,259
16	<u>Advantage Star Plan</u>	\$1,067	<u>Advantage Star Plan</u>	\$4,466
17	<u>CIGNATURE Rx Plus Plan</u>	\$1,068	<u>Health Net Orange</u>	\$4,486
18	<u>Aetna Medicare Rx Essentials</u>	\$1,095	<u>United HealthRx</u>	\$4,497
19	<u>CIGNATURE Rx Value Plan</u>	\$1,117	<u>YOURx PLAN</u>	\$4,531
20	<u>Aetna Medicare Rx Premier</u>	\$1,125	<u>United Medicare MedAdvance</u>	\$4,550
21	<u>YOURx PLAN</u>	\$1,126	<u>SierraRx</u>	\$4,567
22	<u>Blue Cross MedicareRx Plus</u>	\$1,127	<u>AARP MedicareRx Plan</u>	\$4,596
23	<u>MedicareRx Rewards Plus</u>	\$1,127	<u>Aetna Medicare Rx Essentials</u>	\$4,649
24	<u>Prescription Pathway Bronze Plan Reg 32</u>	\$1,138	<u>UA Medicare Part D Prescription Drug Cov</u>	\$4,664
25	<u>Community Care Rx GOLD</u>	\$1,145	<u>SilverScript</u>	\$4,668
26	<u>CIGNATURE Rx Complete Plan</u>	\$1,148	<u>AdvantraRx Value</u>	\$4,735
27	<u>Aetna Medicare Rx Plus</u>	\$1,154	<u>Aetna Medicare Rx Plus</u>	\$4,914
28	<u>PacifiCare Select Plan</u>	\$1,157	<u>SilverScript Plus</u>	\$4,942
29	<u>Community Care Rx CHOICE</u>	\$1,188	<u>Community Care Rx GOLD</u>	\$4,976
30	<u>SilverScript</u>	\$1,196	<u>Community Care Rx BASIC</u>	\$4,990
31	<u>Prescription Pathway Gold Plan Reg 32</u>	\$1,198	<u>AdvantraRx Premier Plus</u>	\$4,992
32	<u>UA Medicare Part D Prescription Drug Cov</u>	\$1,199	<u>Community Care Rx CHOICE</u>	\$5,013
33	<u>PacifiCare Comprehensive Plan</u>	\$1,199	<u>AdvantraRx Premier</u>	\$5,058
34	<u>Blue Cross MedicareRx Gold</u>	\$1,208	<u>WellCare Signature</u>	\$5,152
35	<u>Blue Shield of California Medicare Rx Plan</u>	\$1,223	<u>WellCare Premier</u>	\$5,195
36	<u>Prescription Pathway Gold Plan Reg 32</u>	\$1,241	<u>WellCare Complete</u>	\$5,221
37	<u>MedicareRx Rewards Premier</u>	\$1,242	<u>Prescription Pathway Platinum Plan Reg</u>	\$5,469
38	<u>Prescription Pathway Silver Plan Reg32</u>	\$1,248	<u>Prescription Pathway Silver Plan Reg 32</u>	\$5,658
39	<u>Prescription Pathway Silver Plan Reg 32</u>	\$1,249	<u>Prescription Pathway Gold Plan Reg 32</u>	\$5,722
40	<u>Blue Shield of California Medicare Rx Plan</u>	\$1,344	<u>PacifiCare Saver Plan</u>	\$6,359
41	<u>Humana PDP Complete S5884-060</u>	\$1,354	<u>Prescription Pathway Bronze Plan Reg 32</u>	\$6,456
42	<u>Prescription Pathway Platinum Plan Reg 32</u>	\$1,395	<u>PacifiCare Comprehensive Plan</u>	\$6,575
43	<u>SilverScript Plus</u>	\$1,423	<u>Prescription Pathway Silver Plan Reg32</u>	\$6,603
44	<u>Advantage Freedom Plan</u>	\$1,424	<u>PacifiCare Select Plan</u>	\$6,625
45	<u>AdvantraRx Value</u>	\$1,732	<u>Prescription Pathway Gold Plan Reg 32</u>	\$6,656
46	<u>AdvantraRx Premier Plus</u>	\$1,762	<u>Blue Shield of California Medicare Rx Plan</u>	\$7,039
47	<u>AdvantraRx Premier</u>	\$1,830	<u>Blue Shield of California Medicare Rx Plan</u>	\$7,108
<i>Average of all plans</i>		\$1,104		\$4,885

<b>Total Annual Cost, Medicare Part D Plans</b>			
<b>GEORGIA</b>			
<i>Plans(from low cost to high cost)</i>			
	<i>Name of plan</i>	<i>Total annual cost, BBDs</i>	<i>Total annual cost, alternative drugs</i>
1	WellCare Signature	\$299	Humana PDP Complete S5884-038
2	WellCare Complete	\$536	Humana PDP Standard S5884-068
3	WellCare Premier	\$582	Humana PDP Enhanced S5884-009
4	AARP MedicareRx Plan	\$648	Blue MedicareRx Plus
5	Humana PDP Standard S5884-068	\$952	MedicareRx Rewards Plus
6	United Medicare MedAdvance	\$978	Blue MedicareRx
7	Community Care Rx BASIC	\$1,019	MedicareRx Rewards
8	Humana PDP Enhanced S5884-009	\$1,030	Advantage Freedom Plan
9	Blue MedicareRx	\$1,045	Blue MedicareRx Premier
10	MedicareRx Rewards	\$1,045	CIGNATURE Rx Value Plan
11	PacifiCare Saver Plan	\$1,108	MedicareRx Rewards Premier
12	Advantage Star Plan	\$1,122	CIGNATURE Rx Plus Plan
13	CIGNATURE Rx Plus Plan	\$1,141	CIGNATURE Rx Complete Plan
14	YOURx PLAN	\$1,144	Aetna Medicare Rx Premier
15	Blue MedicareRx Plus	\$1,160	Advantage Star Plan
16	MedicareRx Rewards Plus	\$1,160	YOURx PLAN
17	Aetna Medicare Rx Essentials	\$1,170	United Medicare MedAdvance
18	Prescription Pathway Bronze Plan Reg 10	\$1,192	AdvantraRx Value
19	CIGNATURE Rx Value Plan	\$1,195	AARP MedicareRx Plan
20	Community Care Rx GOLD	\$1,200	UA Medicare Part D Prescription Drug Cov
21	Aetna Medicare Rx Premier	\$1,211	Aetna Medicare Rx Essentials
22	InStil Rx	\$1,216	SilverScript Plus
23	UA Medicare Part D Prescription Drug Cov	\$1,234	AdvantraRx Premier Plus
24	Aetna Medicare Rx Plus	\$1,236	AdvantraRx Premier
25	Community Care Rx CHOICE	\$1,244	Sterling Prescription Drug Plan
26	Blue MedicareRx Premier	\$1,244	Aetna Medicare Rx Plus
27	CIGNATURE Rx Complete Plan	\$1,246	Community Care Rx GOLD
28	PacifiCare Select Plan	\$1,279	SilverScript Plus
29	MedicareRx Rewards Premier	\$1,285	Community Care Rx BASIC
30	Prescription Pathway Gold Plan Reg 10	\$1,286	Community Care Rx CHOICE
31	SilverScript Plus	\$1,290	WellCare Signature
32	InStil Rx Plus	\$1,300	WellCare Complete
33	Prescription Pathway Silver Plan Reg10	\$1,300	WellCare Premier
34	PacifiCare Comprehensive Plan	\$1,347	InStil Rx
35	Advantage Freedom Plan	\$1,480	InStil Rx Plus
36	Sterling Prescription Drug Plan	\$1,502	PacifiCare Saver Plan
37	SilverScript Plus	\$1,543	Prescription Pathway Bronze Plan Reg 10
38	Humana PDP Complete S5884-038	\$1,624	PacifiCare Select Plan
39	AdvantraRx Value	\$1,759	Prescription Pathway Silver Plan Reg10
40	AdvantraRx Premier Plus	\$1,809	PacifiCare Comprehensive Plan
41	AdvantraRx Premier	\$1,848	Prescription Pathway Gold Plan Reg 10
<i>Average of all plans</i>		\$1,195	\$4,891

<b>Total Annual Cost, Medicare Part D Plans</b>				
<b>MINNESOTA</b>				
<i>Plans (from low cost to high cost)</i>				
	<i>Name of plan</i>	<i>Total annual cost, BBDs</i>	<i>Name of plan</i>	<i>Total annual cost, alternative drugs</i>
1	<u>WellCare Signature</u>	\$293	<u>Humana PDP Complete S5884-053</u>	\$2,624
2	<u>WellCare Complete</u>	\$521	<u>MedicareBlue Rx Option 3</u>	\$3,557
3	<u>WellCare Premier</u>	\$552	<u>Humana PDP Standard S5884-083</u>	\$3,646
4	<u>AARP MedicareRx Plan</u>	\$603	<u>Humana PDP Enhanced S5884-023</u>	\$3,691
5	<u>United HealthRx</u>	\$721	<u>MedicareRx Rewards Plus</u>	\$3,937
6	<u>Humana PDP Standard S5884-083</u>	\$772	<u>MedicareRx Rewards</u>	\$3,947
7	<u>Humana PDP Enhanced S5884-023</u>	\$805	<u>Advantage Freedom Plan</u>	\$4,018
8	<u>United Medicare MedAdvance</u>	\$935	<u>CIGNATURE Rx Value Plan</u>	\$4,044
9	<u>MedicareBlue Rx Option 1</u>	\$987	<u>MedicareRx Rewards Premier</u>	\$4,070
10	<u>Community Care Rx BASIC</u>	\$994	<u>CIGNATURE Rx Plus Plan</u>	\$4,113
11	<u>MedicareRx Rewards</u>	\$1,014	<u>MedicareBlue Rx Option 1</u>	\$4,141
12	<u>Advantage Star Plan</u>	\$1,098	<u>CIGNATURE Rx Complete Plan</u>	\$4,205
13	<u>Prescription Pathway Bronze Plan Reg 25</u>	\$1,099	<u>MedicareBlue Rx Option 2</u>	\$4,387
14	<u>CIGNATURE Rx Plus Plan</u>	\$1,104	<u>Aetna Medicare Rx Premier</u>	\$4,414
15	<u>PacifiCare Saver Plan</u>	\$1,109	<u>Advantage Star Plan</u>	\$4,497
16	<u>MedicareRx Rewards Plus</u>	\$1,127	<u>United HealthRx</u>	\$4,504
17	<u>SilverScript</u>	\$1,128	<u>United Medicare MedAdvance</u>	\$4,539
18	<u>YOURx PLAN</u>	\$1,152	<u>YOURx PLAN</u>	\$4,556
19	<u>CIGNATURE Rx Value Plan</u>	\$1,156	<u>AARP MedicareRx Plan</u>	\$4,610
20	<u>Community Care Rx GOLD</u>	\$1,175	<u>SilverScript</u>	\$4,625
21	<u>CIGNATURE Rx Complete Plan</u>	\$1,196	<u>UA Medicare Part D Prescription Drug Cov</u>	\$4,697
22	<u>Prescription Pathway Gold Plan Reg 25</u>	\$1,209	<u>AdvantraRx Value</u>	\$4,756
23	<u>Prescription Pathway Silver Plan Reg25</u>	\$1,209	<u>Aetna Medicare Rx Essentials</u>	\$4,770
24	<u>Humana PDP Complete S5884-053</u>	\$1,211	<u>SilverScript Plus</u>	\$4,821
25	<u>Aetna Medicare Rx Essentials</u>	\$1,211	<u>Fox Rx Care</u>	\$4,888
26	<u>Community Care Rx CHOICE</u>	\$1,219	<u>Sterling Prescription Drug Plan</u>	\$4,948
27	<u>UA Medicare Part D Prescription Drug Cov</u>	\$1,232	<u>AdvantraRx Premier Plus</u>	\$4,994
28	<u>MedicareRx Rewards Premier</u>	\$1,242	<u>Community Care Rx GOLD</u>	\$5,006
29	<u>Aetna Medicare Rx Premier</u>	\$1,285	<u>Community Care Rx BASIC</u>	\$5,021
30	<u>MedicareBlue Rx Option 2</u>	\$1,294	<u>Community Care Rx CHOICE</u>	\$5,044
31	<u>PacifiCare Select Plan</u>	\$1,296	<u>Aetna Medicare Rx Plus</u>	\$5,069
32	<u>Aetna Medicare Rx Plus</u>	\$1,300	<u>AdvantraRx Premier</u>	\$5,137
33	<u>PacifiCare Comprehensive Plan</u>	\$1,340	<u>WellCare Signature</u>	\$5,194
34	<u>SilverScript Plus</u>	\$1,399	<u>WellCare Premier</u>	\$5,292
35	<u>Advantage Freedom Plan</u>	\$1,455	<u>WellCare Complete</u>	\$5,307
36	<u>Sterling Prescription Drug Plan</u>	\$1,504	<u>Prescription Pathway Bronze Plan Reg 25</u>	\$6,417
37	<u>Fox Rx Care</u>	\$1,578	<u>PacifiCare Saver Plan</u>	\$6,471
38	<u>AdvantraRx Value</u>	\$1,753	<u>Prescription Pathway Silver Plan Reg25</u>	\$6,565
39	<u>AdvantraRx Premier Plus</u>	\$1,800	<u>Prescription Pathway Gold Plan Reg 25</u>	\$6,623
40	<u>AdvantraRx Premier</u>	\$1,854	<u>PacifiCare Select Plan</u>	\$6,691
41	<u>MedicareBlue Rx Option 3</u>	\$1,878	<u>PacifiCare Comprehensive Plan</u>	\$6,712
<i>Average of all plans</i>		\$1,166		\$4,794