

Agent Alert

MedicareBlue™ Solutions



October 29, 2018

Talking points: MedicareBlueSM Rx (PDP) receives 5-Star Rating for 2019

MedicareBlue Rx achieved a 5-Star Rating from the Centers for Medicare & Medicaid Services (CMS) for 2019, the highest rating possible. MedicareBlue Rx has achieved a 5-Star rating for seven out of the last nine years and it is the only 5-Star prescription drug plan (PDP) contract in the region. Every year, Medicare evaluates plans based on a 5-star rating system.

How to find other plans' ratings

Go to [medicare.gov](https://www.medicare.gov) and select "Find health & drug plans" then enter a ZIP code on the "Medicare Plan Finder". Follow the steps to reach step 4 where you can select the types of plans to view.

The value of a 5-Star Rating

CMS rates plans on a one to five star scale, with five being the highest quality of care. The PDP rating system includes several measures that span four broad categories:

- Drug plan customer service
- Member complaints and change in the drug plan's performance
- Member experience
- Drug safety and accuracy of drug pricing

The scoring is based on measures of health care delivery quality including call center hold time, members' ability to get prescriptions filled when using the drug plan and plans' fairness in denials to members' appeals.

Special enrollment period (SEP) for 5-Star plans

The rating system is designed to help consumers identify plans that provide quality and value. The 5-Star SEP is intended to give beneficiaries greater access to 5-Star plans.

There is a continuous SEP for 5-Star plans. Individuals can enroll in a 5-Star plan any time during the year, not just during the annual enrollment period (AEP). Since MedicareBlue Rx is a 5-Star plan for 2019, this SEP is available to beneficiaries if they want to change plans during the year. Here's what beneficiaries can do:

- Individuals enrolled in a Medicare Advantage, Medicare Advantage prescription drug or PDP can drop their current plan and enroll in a 5-Star plan at any time
- Individuals who have Original Medicare Parts A and B can enroll in a 5-Star plan at any time
- Individuals with Original Medicare Part A or B can enroll in a 5-Star PDP at any time

Although star ratings apply at the contract level which includes group plans, group members have an ongoing SEP, so it would not benefit them to use this 5-Star SEP.

How the SEP works

If an individual uses this SEP, coverage with the new plan takes effect the first of the month following enrollment. The enrollment automatically disenrolls the individual from any other plan in which they were enrolled.

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If an individual uses the SEP to move from a Medicare Advantage plan with prescription drug coverage to a PDP, they will lose their Medicare Advantage medical coverage. Unless they are entitled to another SEP, they will not be able to regain Medicare Advantage medical coverage until the following year's enrollment period. The beneficiary would have Original Medicare for medical coverage, unless they're enrolled in a Medicare Supplement or Cost plan without drug coverage.

Individuals can use the 5-Star SEP once each year. Once a person enrolls in a 5-Star plan using this SEP, the SEP ends for that plan year. They must remain in the new plan through the plan year unless they have another SEP. The SEP can be used between December 8, 2018 and November 30, 2019.

Individuals who change plans have their prescription drug expense history travel with them to the new plan. This is called their true out-of-pocket (TrOOP) costs. Plans are required to transfer a TrOOP balance when a member changes during the year.

If a member enrolls in a PDP using this SEP, any late enrollment penalty they may be required to pay will still apply. If a beneficiary wants to enroll in MedicareBlue Rx using the 5-Star SEP, they should use the "Other" area on the enrollment application and write in that they are using the 5-Star SEP.

Example

Mary is enrolled in a PDP. On April 10, 2019, she finds a 5-Star drug plan in her area and decides to switch. She enrolls using the SEP. Her new coverage takes effect May 1. This automatically disenrolls her from her previous plan effective May 1.

Mary has used her 5-star SEP opportunity for 2019. If she wants to change plans, she will have to wait until the next AEP, unless she is eligible for another SEP before then.

Please see attached files for supporting 5-Star materials

Questions or have an enrollment? Call a Broker Help Desk

If you have questions, want to enroll an applicant by telephone or help a member make a change, please contact the appropriate agent/broker help line:

- MedicareBlue Rx pre-enrollment toll free at **1-866-464-3919**
- MedicareBlue Rx post-enrollment toll free at **1-866-849-2498**

MedicareBlue Rx coverage is separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,* Blue Cross and Blue Shield of Minnesota,* Blue Cross and Blue Shield of Montana,* Blue Cross and Blue Shield of Nebraska,* Blue Cross Blue Shield of North Dakota,* Wellmark Blue Cross and Blue Shield of South Dakota* and Blue Cross Blue Shield of Wyoming.*

*Independent licensees of the Blue Cross and Blue Shield Association

2019 Medicare Star Ratings*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

1. An Overall Star Rating that combines all of our plan's scores.
2. Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2019, MedicareBlue Rx received the following Overall Star Rating from Medicare.



We received the following Summary Star Rating for MedicareBlue Rx's health/drug plan services:

Health Plan Services:	Not Offered
Drug Plan Services:	 5 Stars

The number of stars shows how well our plan performs.

-  5 stars - excellent
-  4 stars - above average
-  3 stars - average
-  2 stars - below average
-  1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.
 You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Local time at 866-434-2037 (toll-free) or 711 (TTY).
 Current members please call 888-832-0075 (toll-free) or 711 (TTY).
 *Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

 This plan got **Medicare's highest rating** (5 stars)

MedicareBlueSM Rx (PDP) is a Medicare-approved Part D sponsor. Enrollment in MedicareBlue Rx depends on contract renewal.

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Group MedicareBlueSM Rx (PDP) is a Medicare-approved Part D sponsor. Enrollment in Group MedicareBlue Rx depends on renewal of the plan sponsor's contract with Medicare.



MedicareBlueSM Rx (PDP)

A Medicare Prescription Drug Plan

Get a 5-Star prescription drug plan for 2019

MedicareBlueSM Rx (PDP), a stand-alone prescription drug plan, has received Medicare's highest quality rating: 5 out of 5 stars. This rating is based on a variety of measures, including quality of care, access to care, plan responsiveness and member satisfaction. A 5-star rating represents "excellent performance" and if you're interested in getting a high-performing prescription drug plan, you can join MedicareBlue Rx now.

Special enrollment period available

If you live in Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota or Wyoming and you are interested in switching to our 5-star prescription drug plan, you can use the 5-star special enrollment period (SEP). You can use this SEP once per year to switch from your current coverage to a Medicare plan with a 5-star rating, like MedicareBlue Rx.

Plan highlights

- Get coverage for more than 3,000 prescription drugs
- Fill your prescription at more than 67,000 pharmacies across the U.S.
- More than 36,000 pharmacies in our network offer preferred cost sharing, meaning you could save with pharmacies like CVS, Target, Walmart, Hy-Vee, Costco and more
- Choose from two plan options: Standard and Premier



Learn more about the 5-Star SEP or find out if MedicareBlue Rx is right for you

Learn about MedicareBlue Rx by visiting YourMedicareSolutions.com. Review the formulary and pharmacy network to find out if the plan may be a good fit for you.

Have questions? Contact us.

- Call our Medicare Solutions specialists at **1-866-434-2037** (TTY: **711**), 8 a.m. to 8 p.m., daily, Central and Mountain times
- Contact your licensed sales representative

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MedicareBlueSM Rx (PDP) is a Medicare-approved Part D sponsor. Enrollment in MedicareBlue Rx depends on contract renewal. Coverage is available to residents of the service area and separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,* Blue Cross and Blue Shield of Minnesota,* Blue Cross and Blue Shield of Montana,* Blue Cross and Blue Shield of Nebraska,* Blue Cross Blue Shield of North Dakota,* Wellmark Blue Cross and Blue Shield of South Dakota,* and Blue Cross Blue Shield of Wyoming.*

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