

Medicare Drug Insurance and You Colorado Options 2007



Division of Insurance

Department of
Regulatory Agencies



Who Is Eligible?

Everyone with Medicare (Part A or Part B) is eligible for Medicare prescription drug coverage, a new kind of Medicare coverage that began in January 2006. Part D coverage is provided by private insurance companies. Enrollment is voluntary; however, you may pay a penalty if you do not enroll when you are first eligible. To get drug coverage, you must enroll in one of the Medicare approved drug plans. You will not be enrolled automatically just because you have Medicare.

You may choose to get your prescription drug coverage through an insurance plan that provides only prescription drug coverage (a “stand-alone” plan) or through a Medicare Health Plan (HMO, PPO, PFFS) that provides your complete health coverage plus prescription drugs. This publication lists plans available in Colorado and contact information for those plans.

How Coverage Works

In Colorado for 2007, there are 55 stand-alone plans (offering only prescription drug coverage) provided by 23 private insurance companies that are approved by Medicare. In addition, 14 companies provide Medicare Health Plans with prescription drug coverage. Each plan has different drug coverage, premiums, deductibles, copays and pharmacy networks. Some plans have an annual deductible before coverage starts. Most plans have a coverage gap; during the gap you must pay 100% of the cost of your drugs. Some plans cover generic drugs during the gap; a few provide brand-name drug coverage in the gap.

Under most plans this is how the coverage works. Consumers pay a monthly premium to be in an insurance plan. They pay the full cost of their medications at the pharmacy until the annual deductible, if there is one, is met. From that point, until the coverage gap, consumers pay approximately 25% of the cost of their medications. When the total real cost of the drugs (not the consumer's copays) totals \$2,400 they will enter the coverage gap, where consumers pay 100% of the cost of their drugs. After consumers have paid \$3,850 from their pocket in drug costs (not including the premium) they will come out of the coverage gap and will only pay approximately 5% of their drug costs from that point forward to the end of the year. The \$3,850 is the total of the deductible + the copays they paid in the initial coverage period + their costs during the gap.

Annual Enrollment Period—November 15 through December 31

This is the time to enroll in Medicare prescription drug coverage, or to switch plans. Your coverage will begin on January 1, 2007, and you generally will have to stay in that plan until the next enrollment period. To allow time for your enrollment to be recognized and membership materials to reach you in time for use on January 1, it is best if you complete your enrollment by December 8, 2006. This publication provides information on the plans that will provide coverage for you.

Special Enrollment Periods

Those who become eligible for Medicare during 2007 or who have certain special circumstances (such as moving from one coverage area to another, moving in or out of a nursing home or losing employee coverage) will have a Special Enrollment Period to choose a plan at other times during the year.

What Is Covered?

Medicare requires each drug plan to cover both brand-name and generic drugs, but not all of them. While plans must include drugs to cover each category of treatment, it is not likely that any plan will cover all drugs. In addition, standard plans are not permitted to cover over-the-counter drugs, cosmetic drugs, weight control drugs, vitamins, and two classes of drugs known as benzodiazepines and barbiturates.

Plans are allowed to ask that you have your doctor ask for “Prior Authorization” from them before prescribing a drug. Plans are allowed to ask that you go through “Step Therapy” before you take a more expensive brand-name drug. You would be asked to try a generic or a lower cost drug first to see if that will take care of the problem. They can also place “Quantity Limits” on medications and only cover a certain amount of the medication each month. You would have to pay 100% for any additional doses per month.

Consumer Plan Options

If you are enrolled in Original Medicare, you may choose to enroll in any of the stand-alone plans offered in Colorado or switch to a Medicare Health Plan that includes drug coverage.

If you are enrolled in a Medicare Health Plan that does not include drug coverage or allows you to get prescription drug coverage outside of

their plan, you may choose to enroll in any of the stand-alone plans offered in Colorado or switch to a Medicare Health Plan that includes drug coverage.

If you are enrolled in a Medicare Health Plan—Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Private Fee-for-Service Plan (PFFS) or Special Needs Plan (SNP)—that provides drug coverage, you must get your coverage through your health plan if you want to stay with that health plan.

Enrollment/Changing Plans

Unless you qualify for a special enrollment period, you will not be allowed to change plans once you have chosen a plan for 2007 until the annual enrollment period for 2008. If you are newly eligible for Medicare or Medicaid, move to a new area, involuntarily lose your present drug coverage, or move into or out of a long-stay nursing home, you may enroll at any time during the year. Your coverage will start the first day of the month after your special enrollment.

To enroll in a prescription drug plan, contact the plan directly, call 1-800-MEDICARE (1-800-633-4227), enroll via the Internet at www.medicare.gov, or enroll through the plan's website. Contact information for each of the plans can be found in Charts 1 and 2 of this publication.

Chart 1: Colorado Medicare Rx Stand-Alone Plan

- Medicare drug insurance plans with no other health coverage.
- For people for Original Medicare or Medicare Health Plans that do not include prescription drug coverage.
- **Data from the Medicare website and prescription drug plan websites. This information is subject to error. Please confirm all information with drug plan.**

Drug Plan/ Website	Monthly Premium	Annual Deductible	Gap Coverage	Copayments (30-day Supply)	% of 150 Drugs Covered	Phone
AARP MedicareRx Plan Saver www.partdcentral.com	\$19.20	\$265	None	\$5/\$20/\$45.80/25%	91%	888-867-5564
AARP MedicareRx Plan www.partdcentral.com	\$26.30	\$0	None	\$6/\$28/\$68.20/33%	99%	888-867-5564
AARP MedicareRx Plan—Enhanced www.partdcentral.com	\$43.90	\$0	Generics	\$6/\$28/\$68.20/33%	98%	888-867-5564
Advantage Star Plan by RxAmerica www.meds4medicare.com	\$27.90	\$265	None	\$5/25%/25%	83%	877-279-0370
Advantage Freedom Plan by RxAmerica www.meds4medicare.com	\$32.70	\$265	None	\$5/\$20/\$40/25%	97%	877-279-0370
AdvantraRx Value www.advantrarx.com	\$23.40	\$0	None	\$9/\$25/\$65/25%	84%	800-882-3822
AdvantraRx Premier www.advantrarx.com	\$34.20	\$0	None	\$5/\$20/\$56/25%	91%	800-882-3822
AdvantraRx Premier Plus www.advantrarx.com	\$47.20	\$0	Generics	\$1/\$23/\$68/25%	91%	800-882-3822
Aetna Medicare Rx Essentials www.aetna.com	\$27.10	\$180	None	\$5/\$35/25%	80%	800-529-5586
Aetna Medicare Rx Plus www.aetna.com	\$42.40	\$0	None	\$0/\$30/\$60/33%	98%	800-529-5586
Aetna Medicare Rx Premier www.aetna.com	\$71.30	\$0	Generics	\$0/\$20/\$40/33%	98%	800-529-5586
Blue MedicareRx Value www.bmedicarerx.com	\$22.50	\$250	None	\$5/\$27/\$60/25%	91%	877-865-2522
Blue MedicareRx Plus www.bmedicarerx.com	\$29.20	\$0	None	\$10/\$30/\$60/30%	92%	877-865-2522
Blue MedicareRx Premier www.bmedicarerx.com	\$39.40	\$0	Generics	\$10/\$30/\$60/30%	98%	877-865-2522
CIGNATURE Rx Value Plan www.cigna.com	\$28.60	\$265*	None	\$0/\$20/\$60/30%	98%	800-735-1459
CIGNATURE Rx Plus Plan www.cigna.com	\$37.60	\$0	None	\$4/\$30/\$50/30%	98%	877-735-1459
CIGNATURE Rx Complete Plan www.cigna.com	\$49.00	\$0	Generics	\$4/\$30/\$50/30%	98%	800-735-1459
Community Care Rx BASIC www.communitycarerx.com	\$23.60	\$265*	None	\$0/25%/50%	85%	866-684-5353
Community Care Rx CHOICE www.communitycarerx.com	\$31.60	\$0	None	\$0/\$20/\$45/25%	86%	866-684-5353
Community Care Rx GOLD www.communitycarerx.com	\$38.00	\$0	Generics	\$5/\$25/\$50/25%	86%	866-684-5353
EnvisionRxPlus Standard www.envisionrxplus.com	\$46.00	\$265	None	25%	85%	866-250-2005
EnvisionRxPlus Gold www.envisionrxplus.com	\$72.50	\$0	Generics	\$0/\$20/\$35/25%	84%	866-250-2005
First Health Select www.firsthealthpartd.com	\$35.30	\$0	None	\$6/\$24/45%/25%	90%	800-588-3322
Health Net Orange Option 1 www.healthnet.com	\$20.50	\$265*	None	\$0/\$31	85%	800-903-0944
Health Net Orange Option 2 www.healthnet.com	\$27.00	\$0	None	\$5/\$30/\$60/33%	98%	800-903-0944
Health Net Orange Option 3 www.healthnet.com	\$37.60	\$0	Generics	\$6.50/\$30/\$60/33%	98%	800-903-0944
HealthSpring Prescription Drug Plan—Reg 27 www.myhealthspring.com	\$24.90	\$265	None	25%	77%	800-331-6293

- Copayments—amount the consumer pays to receive a drug. In the copayment column the first figure is for Tier 1 drugs—generics. Second for Tier 2 drugs—common brand name drugs. Third for Tier 3 drugs—higher-price brand name drugs. Fourth for Tier 4 drugs—specialty drugs.
- Plans in BOLD have no premium, deductible, or coverage gaps for people with Medicare and Medicaid and very low costs for those with Extra Help. Also, copayments for drugs are generally between \$1 and \$5.35.
- Annual Deductible: Some plans do not count generic drugs towards the deductible, only brand name drugs. Those plans have an * marked next to the deductible.

Drug Plan/ Website	Monthly Premium	Annual Deductible	Gap Coverage	Copayments (30-day Supply)	% of 150 Drugs Covered	Phone
Humana PDP Standard S5884-085 www.humana-medicare.com	\$16.60	\$265	None	25%	98%	800-281-6918
Humana PDP Enhanced S5884-025 www.humana-medicare.com	\$24.40	\$0	None	\$5/\$30/\$60/25%	98%	800-281-6918
Humana PDP Complete www.humana-medicare.com	\$83.30	\$0	Generics	\$5/\$30/\$60/25%	98%	800-281-6918
Medco YOURx PLAN www.yourxplan.com	\$35.10	\$100	None	\$5/\$34/75%/30%	86%	800-758-3605
MedicareRx Rewards Value www.unicare.com	\$21.40	\$265	None	\$5/\$29/25%/25%	84%	866-892-5334
MedicareRx Rewards Premier www.unicare.com	\$41.20	\$0	Generics	\$10/\$30/\$60/30%	98%	866-892-5334
NMHC Medicare PDP Gold	\$30.40	\$0	None	\$12/33%/53%/33%	65%	866-443-1095
Prescription Pathway Bronze Reg 27 www.rxpathway.com	\$24.10	\$265	None	25%	83%	800-327-7300
Prescription Pathway Gold Reg 27 www.rxpathway.com	\$22.20	\$0	None	\$7/\$37/33%	83%	800-327-7300
Prescription Pathway Platinum Reg 27 www.rxpathway.com	\$42.00	\$0	Generics	\$7/\$31/\$60/33%	87%	800-327-7300
RMHP Defined Standard Medicare PDP Plan www.rmhp.org	\$47.40	\$265	None	25%	95%	800-346-4643
RMHP Enhanced Alternative Medicare PDP www.rmhp.org	\$49.40	\$0	None	\$15/30%/25%	95%	800-346-4643
SAMAScript by Express Scripts, Inc. www.samascript.com	\$44.80	\$265	None	25%	98%	800-605-9208
SierraRx www.sierrahealthandlife.com	\$25.90	\$265	None	\$2/\$29/25%	68%	866-789-0565
SierraRx Basic www.sierrahealthandlife.com	\$28.70	\$265	None	25%	68%	866-789-0565
SierraRx Plus www.sierrahealthandlife.com	\$73.00	\$0	All Formulary	\$5/\$30/\$60/30%	91%	866-789-0565
SilverScript www.silverscript.com	\$24.30	\$265	None	\$5/\$29/25%	84%	866-552-6106
SilverScript Plus www.silverscript.com	\$33.00	\$0	None	\$10/\$25/\$70/33%	89%	866-552-6106
SilverScript Complete www.silverscript.com	\$37.50	\$0	Generics	\$5/\$40/33%	85%	866-552-6106
Sterling Rx www.sterlingplans.com	\$35.10	\$100	None	\$10/\$32/\$45/25%	89%	800-489-7506
Sterling Rx Plus www.sterlingplans.com	\$61.40	\$100	Generics	\$0/\$25/25%/25%	89%	800-489-7506
UA Medicare Part D Rx Coverage—Silver Plan www.uamedicarepartd.com	\$30.00	\$265	None	25%	86%	866-524-4169
UA Medicare Part D Prescription Drug Coverage www.uamedicarepartd.com	\$39.40	\$0	None	\$9/\$30/\$60/33%	86%	866-524-4169
UnitedHealth Rx Basic www.partdcentral.com	\$28.10	\$0	None	\$7/\$20/\$45.70/33%	90%	888-867-5561
UnitedHealth Rx Extended www.partdcentral.com	\$41.10	\$0	None	\$5/\$25/\$50/33%	99%	888-867-5561
WellCare Classic www.wellcarepdp.com	\$17.00	\$265	None	\$2/34%/34%25%	75%	888-423-5252
WellCare Signature www.wellcarepdp.com	\$26.30	\$0	None	\$0/\$58/\$91/32%	75%	888-423-5252
WellCare Complete www.wellcarepdp.com	\$39.30	\$0	Generics	\$0/\$20/\$70/30%	75%	888-423-5252

Chart 2: Colorado Medicare Health Plans With Drug Coverage

- This chart contains only those Medicare Health Plans (MHPs) with drug coverage; it is not a comprehensive list of all MHPs marketed in Colorado.
- Total Monthly Premium includes both health plan and drug program premiums. Monthly Drug Premium is just the premium for the drug portion.

Company	Plan Name	Total Monthly Premium	Monthly Drug Premium	Annual Deductible	Copayments (30-Day Supply)	Gap Coverage
Anthem Blue Cross/Blue Shield 888-211-9815 www.anthem.com	Sure Value HMO (H5679-001)	\$31.00	\$15.80	\$0	\$10/\$30/\$60/30%	None
	SecurityChoice Plus PFFS-080	\$11.00	\$11.00	\$0	\$10/\$30/\$60/30%	None
	SecurityChoice Plus PFFS-081	\$46.00	\$15.00	\$0	\$10/\$30/\$60/30%	None
	SecurityChoice Enhanced Plus PFFS-084	\$56.00	\$24.30	\$0	\$10/\$30/\$60/30%	Generics
	SecurityChoice Enhanced Plus PFFS-085	\$91.00	\$24.80	\$0	\$10/\$30/\$60/30%	Generics
Blue Cross Blue Shield of Colorado 800-765-2585 www.anthem.com	SmartValue Plus PFFS (Available in Larimer County only)	\$46.00	\$13.90	\$0	\$7/\$10/\$30/30%	None
Colorado Access 877-287-6767 www.coaccess.com	Access Advantage SNP HMO (For people with both Medicare and Medicaid)	\$0	\$0	\$0	\$1-\$3.10	None
Coventry Health & Life Insurance Co. 800-882-3822 www.advantafreedom.com	Freedom 5 PFFS (H5227-110) (Available in San Juan County only)	\$0	\$0	\$0	\$2/\$25/\$65/25%	Generics/ Preferred Brands
Denver Health Medical Plan 877-956-2111 www.denverhealth.org	Denver Health Medicare Select HMO	\$0/\$27.30	\$0/\$27.30	\$0/\$265	\$1-\$5.35/25%	None
	Denver Health Medicare Choice SNP (For people with both Medicare and Medicaid)	\$0	\$0	\$0	\$1-\$3.10	None
Humana Insurance Company 800-833-2364 www.humana-medicare.com	Humana Gold Choice PFFS-061	\$0	\$0	\$0	\$4/\$30/\$60/25%	None
	Humana Gold Choice PFFS-063	\$69.00	\$22.90	\$0	\$4/\$30/\$60/25%	None
	Humana Gold Choice PFFS-148	\$59.00	\$13.30	\$265	25%	None
	Humana Gold Choice PFFS-161	\$20.00	\$20.00	\$0	\$4/\$30/\$60/25%	None
	Humana Gold Choice PFFS-162	\$89.00	\$25.60	\$0	\$4/\$30/\$60/25%	None
	HumanaChoicePPO-001	\$75.00	\$27.10	\$0	\$10/\$30/\$50/25%	Generics
	HumanaChoicePPO-002	\$86.00	\$26.50	\$0	\$10/\$30/\$50/25%	Generics
Kaiser Permanente 800-509-7570 www.kaiserpermanente.org	Senior Advantage CORE MA-PD HMO	\$0	\$0	\$0	\$10/\$30	None
	Senior Advantage Silver MA-PD HMO	\$36.00	\$7.10	\$0	\$10/\$30	Generics
	Senior Advantage Gold MA-PD HMO	\$148.00	\$11.40	\$0	\$10/\$25	Generics
	Senior Advantage Medicare Medicaid Plan SNP	\$0	\$0	\$0	\$1-\$5.35	None
Rocky Mountain Health Plans 800-346-4643 www.rmhp.org	RMHP Standard w/Drug Plan-FR (HMO)	\$62.60	\$29.60	\$0	\$8/\$38/\$58/25%	None
	RMHP Standard w/Drug Plan-FR Select (HMO)	\$39.60	\$29.60	\$0	\$8/\$38/\$58/25%	None
	RMHP Standard w/Drug Plan-M (HMO)	\$69.60	\$29.60	\$0	\$8/\$38/\$58/25%	None
	RMHP Standard w/Drug Plan-WS (HMO)	\$70.60	\$29.60	\$0	\$8/\$38/\$58/25%	None
	RMHP Gold w/Enhanced Drug Plan-FR (HMO)	\$209.80	\$78.80	\$0	\$8/\$38/\$58/25%	All Formulary
	RMHP Gold w/Enhanced Drug Plan-M (HMO)	\$209.80	\$78.80	\$0	\$8/\$38/\$58/25%	All Formulary
	RMHP Plus w/Enhanced Drug Plan-WS (HMO)	\$199.80	\$78.80	\$0	\$8/\$38/\$58/25%	All Formulary

• Efforts have been made to ensure the accuracy of data contained in this chart; however, the data is subject to transcription or other error and consumers should check with the plan to verify accuracy of the data.

HMO = Health Maintenance Organization, PPO = Preferred Provider Organization, PFFS = Private Fee For Service, SNP = Special Needs Plan

Company	Plan Name	Total Monthly Premium	Monthly Drug Premium	Annual Deductible	Copayments (30-Day Supply)	Gap Coverage
Secure Horizons 800-577-5623 www.securehorizonsbyunited.com	MedicareComplete Plan 1-007 HMO	\$49.00	\$7.60	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete Plan 1-002 HMO	\$39.00	\$8.60	\$0	\$5/\$29/\$60/33%	Generics
	MedicareComplete Plan 2 HMO	\$99.00	\$4.50	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete Plan 3 HMO	\$0	\$0	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete Plan 3-020 HMO	\$0	\$0	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete-003 HMO	\$60.00	\$9.80	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete-011 HMO	\$30.00	\$4.70	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete-013 HMO	\$61.00	\$8.80	\$0	\$5/\$29/\$60/33%	None
	MedicareComplete-014 HMO	\$0	\$0	\$0	\$5/\$29/\$60/33%	None
	MedicareDirect PFFS	\$10.30	\$10.30	\$265	25%	None
Sterling Life Insurance Co 800-489-7506 www.sterlingplans.com	Sterling Option II PFFS	\$28.70	\$28.70	\$100	\$10/\$30/\$40/25%	None
Today's Options 1-800-360-5735 www.hhsi.com	Today's Options Value Plus-040 PFFS	\$80.00	\$31.90	\$0	\$7/\$31/\$61/30%	None
	Today's Options Value Plus-042 PFFS	\$44.00	\$31.90	\$0	\$7/\$31/\$61/30%	None
	Today's Options Value Plus-044 PFFS	\$10.00	\$10.00	\$0	\$7/\$31/\$61/30%	None
	Today's Options Premier Plus-041 PFFS	\$117.00	\$44.90	\$0	\$7/\$31/\$61/30%	Generics
	Today's Options Premier Plus-043 PFFS	\$80.00	\$44.90	\$0	\$7/\$31/\$61/30%	Generics
	Today's Options Premier Plus-045 PFFS	\$45.00	\$44.90	\$0	\$7/\$31/\$61/30%	Generics
United Healthcare Insurance Co 1-800-555-5757 www.medicarecomplete.com	MedicareComplete-002 HMO	\$35.00	\$3.80	\$0	\$7/\$31/\$61/30%	None
	Evercare Plan DH SNP-HMO	\$23.70	\$23.70	\$0	\$5/\$35/\$65/33%	None
	Evercare Plan DH Medicare/Medicaid SNP	\$0	\$0	\$0	\$1-\$5.35	None
	Evercare Plan IP SNP-PPO	\$27.30	\$27.30	\$0	\$5/\$30/\$65/33%	None
	Evercare Plan IP Medicare/Medicaid SNP	\$0	\$0	\$0	\$1-\$5.35	None
WellCare 1-866-238-9898 www.wellcare.com	Freedom PFFS-011	\$0	\$0	\$0	\$0/\$54/\$64/33%	None
	Concert PFFS-012	\$0	\$0	\$0	\$0/\$28/\$58/33%	None
	Concert PFFS-013	\$41.00	\$1.90	\$0	\$0/\$28/\$58/33%	None
	Concert PFFS-014	\$81.00	\$38.20	\$0	\$0/\$28/\$58/33%	None
	Concert PFFS-015	\$109.00	\$48.70	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-005	\$91.00	\$0	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-006	\$131.00	\$0	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-007	\$140.90	\$14.40	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-008	\$161.00	\$31.30	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-009	\$181.00	\$43.10	\$0	\$0/\$28/\$58/33%	None
	Summit PFFS-010	\$211.00	\$50.10	\$0	\$0/\$28/\$58/33%	None

The availability of Medicare Health Plans varies by county. Please check with Medicare, the individual companies, or an ABC/SHIP counselor to find out which plans are available in your county.

Choosing a Medicare

How to Choose a Medicare Prescription Drug Plan

Because each plan has different features, and each person has unique prescription needs, it is important for you to determine which plan is the best for you. The easiest and most accurate way to compare plans is to use the Medicare plan finder at www.medicare.gov. If you do not have a computer and Internet access, you may call Medicare at 1-800-MEDICARE (1-800-633-4227), the Access to Benefits Coalition—Colorado (ABC-CO) at 1-800-503-5190, or the Senior Health Insurance Assistance Program (SHIP) at 1-888-696-7213 for assistance. Have a list of your medications handy, with strength and dosage for each medication, when you call.

Are Your Prescription Drugs on the Plan Formulary?

Medicare drug insurance plans have lists of drugs they cover. This list is called a formulary. For drugs not on the formulary, you pay 100%. Each plan will pay for some brand-name and generic drugs in each treatment category, but will not pay for all drugs. You should choose a plan that covers all or most of your higher cost drugs. Charts 3 and 4 of this publication list 150 drugs and whether they are covered by the Colorado plans and at what price. We couldn't research every drug. To find coverage for a drug not in this publication, contact Medicare, the insurance plan or a Colorado ABC or SHIP counselor.

What is the Copay for Covered Drugs?

A copay is the amount you pay for your drugs. Most insurers use a "tiered" copay system. The cost of a drug depends on whether it is a generic, preferred brand-name, or non-preferred brand-name drug. A few insurers will charge you a set percent of their costs—such as 25% of their discount price. Charts 3 and 4 list copays for some of the most popular drugs. If your drug falls in a tiered

category, tier prices stay the same for the year although the plan is allowed to move a drug from one category to another.

If your drug falls in a percentage category, the price of the drug will fluctuate through the year as the price of the drug changes. Our charts list the copay at the time we researched and printed this publication (late October 2006). It may not be the same when you go to the pharmacy.

What Are the Premiums and Deductibles?

Medicare drug insurance plan premiums vary widely. In Colorado, stand-alone drug plan premiums range from \$16.60 to \$83.30. Medicare Health Plan premiums (including your health and prescription premiums) range from \$0 to \$211, not including your Medicare Part B premium, which you continue to pay separately. Premiums will not change during the year. Plans also have differing annual deductible amounts, ranging from \$0 to \$265. (See Charts 1 and 2 for more information.) Some of the plans do not count generics toward the deductible.

What Coverage Gap Costs Would You Pay?

Most Medicare drug insurance plans have coverage gaps during which you will have to pay all the cost of your drugs. In 2007, the coverage gap typically begins at \$2400, but plans may have different coverage gaps. See Chart 1 and 2 for plans that provide coverage of drugs during the gap. For 2007, after you have spent \$3,850 for drugs, your coverage resumes and your plan will pay about 95% of the cost of approved drugs.

Which Pharmacies Do You Use?

This is most important in rural Colorado where the number of pharmacies is limited. Each insurer has a different network of preferred pharmacies. Generally, the large pharmacy chains (such as King Soopers, Safeway, Walgreens, and others) contract with most prescription drug plans. If you use an independent pharmacy, you should ask the pharmacy which Medicare prescription drug plans they accept and narrow your search to only those plans. Please note that almost all drug plans allow orders by mail.

Drug Plan Copay Worksheet—Get copay costs from Charts 3 and 4

Drug Name	Plan 1	Plan 2	Plan 3	Plan 4

Prescription Drug Plan

Putting It All Together

Your best plan option uses a pharmacy that is convenient for you and covers the prescription drugs you take, especially brand-name drugs. The easiest way to figure out which Medicare prescription drug plan best fits your needs is to search and compare through the Medicare Prescription Drug Plan Finder at www.medicare.gov. You can also have someone search the plan finder for you by telephoning Medicare, or a Colorado counselor with ABC-CO or SHIP (Contact information on last page of this document.)

We have provided you with much of the information within this document, but this is not the complete picture. You can use the worksheets below and the information on the following pages to prepare a rough plan comparison.

Drug plan Worksheet Example

- Acme Insurance, a \$20 per month premium that is multiplied by 12 months to equal \$240.
- An annual deductible is \$100.
- Total your copays by plan, by using the worksheet on page 6. The copays are the amount that the consumer pays after the deductible is met and before they fall into the coverage gap, about 25% of the real cost of prescriptions. In this example the consumer takes 4 drugs a month that cost \$82 in copays, for an annual cost of \$984.
- The coverage gap is the most difficult to estimate. Estimate the real, full costs of your drugs each month (based upon your current usage). You can estimate the real costs of your drugs by searching in the Medicare website plan finder, contacting your pharmacist for the true cost of the drug, or perhaps with summary information provided by your pharmacy. Your plan totals the full costs of the drugs and when you reach \$2,400 (for most plans the gap begins at \$2,400) you will enter the gap. During the gap you pay 100% of the cost of your drugs. For this column estimate the real costs of your drugs per year. Subtract \$2,400. You will pay all of the amount above \$2,400 and below \$5,451. Put that number in this column.
- Totaling all of these costs will give you an estimate to compare one drug plan to another. The best way to estimate your annual costs is through the Medicare website's plan finder. If you don't have access to the Internet, call Medicare or a SHIP/ABC counselor for assistance.

Drug Plan Value Worksheet

Plan Name:	Acme Insurance	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Annual premium:	\$240							
Annual deductible:	\$100							
Annual copayment amount:	\$984							
Coverage Gap amount, if any:	\$400							
Your Total Estimated Annual Cost	\$1724							

How Does Medicare Drug Insurance Affect You?

People With Employer Retiree Drug Insurance, VA or TRICARE for Life

If you have good drug benefits through your employer plan, you may keep your current coverage. If your employer/retiree coverage is certified to be as “creditable” (as good as or better than Medicare coverage), you will not pay a late enrollment penalty if you choose to enroll in a Medicare prescription drug plan later. You should contact your benefits administrator before making a decision about your prescription drug coverage. If you enroll in a Part D plan, you may lose your present coverage and may not be able to get it back.

If you have prescription drug benefits through TRICARE for Life, you should not enroll in a Part D plan. If you have coverage through the VA, you have the option of keeping your VA coverage and enrolling in a Medicare prescription drug plan (to cover drugs you can't get at the VA or for the convenience of being able to go to a nearby pharmacy.)

People With Both Medicare and Medicaid

If you have both Medicare and Medicaid, you qualify automatically for special low cost Medicare drug plans. You will pay very low or no premiums or deductibles and you'll have low copayments for each of your prescriptions. (\$1 to \$5.35) There are 15 stand-alone plans for which you will pay no premium. See the plans listed in BOLD type in Chart 1. If you are a member of a Medicare Health Plan you probably will get the same benefits. (Ask the plan before enrolling.) If you lose your Medicaid in 2007, apply through Social Security for “Extra Help.” You may qualify for assistance to pay your drug costs and may get the same benefits as if you still had Medicaid.

If you become eligible for Medicaid and do not have prescription drug coverage you will be assigned a stand-alone Prescription Drug Plan by Medicare. It's a random assignment and doesn't take into account the prescriptions that you take. You have an opportunity to make your own choice. You should compare prescription plans to see which one includes your most expensive prescriptions, because if the plan doesn't cover them you will have to pay the full cost, not the Medicaid copay of \$1 to \$5.35.

You also have a Special Enrollment Period to change plans any month of the year. If you start taking a new medication that is not on the plan's formulary you can do another plan comparison and switch to a different plan. The new plan would start the first of the next month. If you go to the pharmacy and are charged more than a \$5.35 copay ask the pharmacist why. If he says that drug is not covered by your plan, you'll want to either ask your doctor if there's similar drug that is on your plan's list of drugs or switch plans. Medicare or a Colorado counselor can help you with that research. (Contact information on the back page.)

“Extra Help” for People With Limited Income and Resources Who ARE NOT on Medicaid

If you have Medicare, have limited income and assets and are not receiving Medicaid, you may qualify for “Extra Help” with your Medicare drug costs. The Extra Help means you will pay very low or no premiums or deductibles and will have low copayments for each of your prescriptions, very similar to those with Medicaid.

For 2006, the monthly income limit for a single person was \$1,245 (\$1,670/couple) with assets of less than \$11,500 (\$23,000/couple.) Those limits probably will increase for 2007. (Your house, your land, your personal possessions and your vehicles do not count toward your assets.) If you are close to these income and asset levels, contact Social Security (1-800-772-1213) to see if you qualify within the 2007 limits (which weren't available when this publication was printed.)

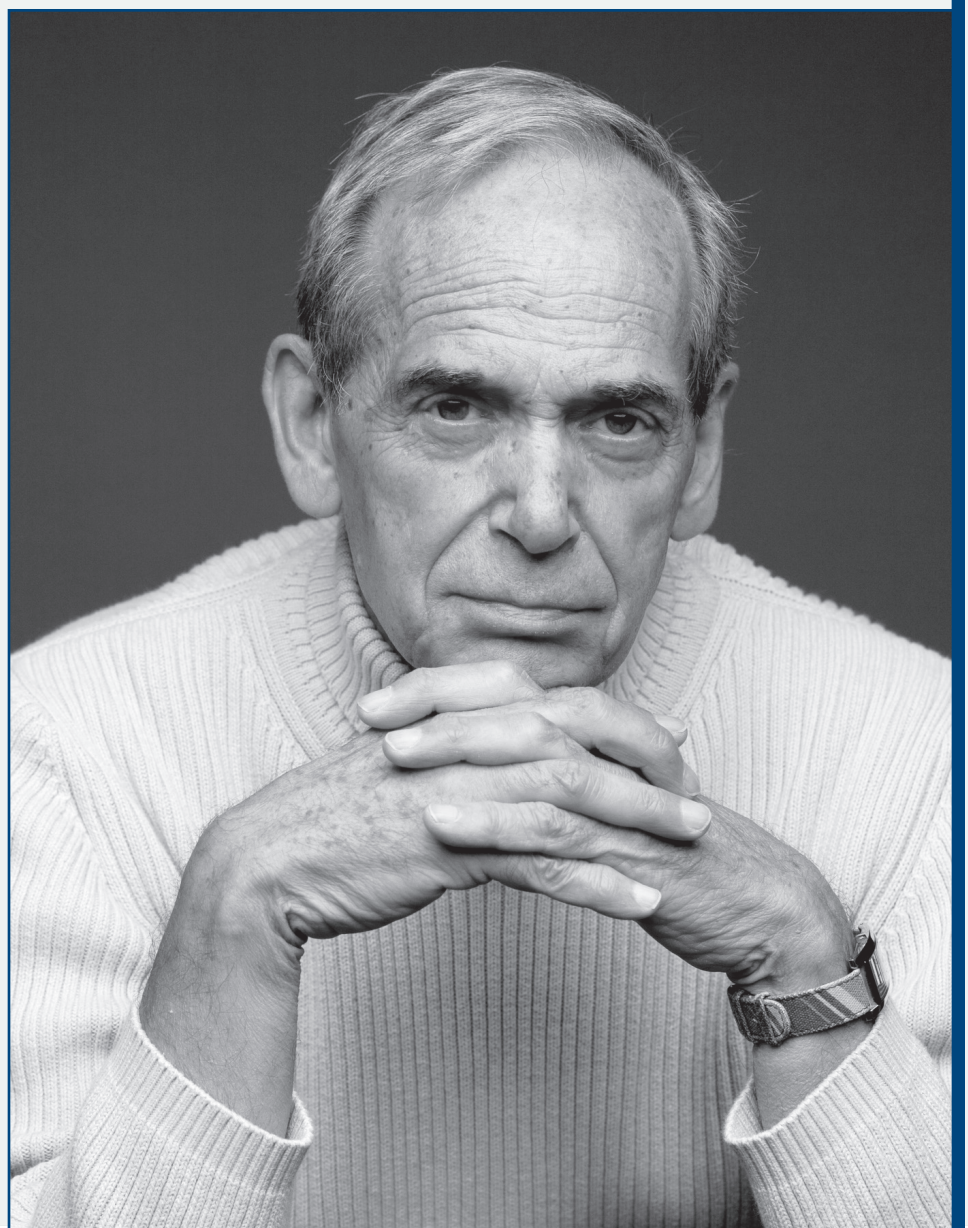
People Who Currently Have Little or No Drug Costs

If you currently have low or no drug costs, you may be asking yourself why you should enroll in a Medicare prescription plan now. Medicare drug coverage is an insurance program designed to protect you now and in the future. The penalty for not enrolling in a drug plan is a 1% PER MONTH premium increase (based on the national average premium) for each month that you are eligible and do not enroll. You also have to wait for the annual enrollment period and that increases the amount of your penalty. Enrolling when you are first eligible will save you money in the future as well as provide drug coverage if you unexpectedly suffer an illness or injury.

People With Medicare Supplement or “Medigap” Drug Insurance

Prior to 2006, Medigap plans H, I and J included prescription coverage. If you had such a plan you should have been offered the opportunity to drop the drug coverage from that plan, move to another Medigap option, or keep the Medigap plan as it was with the drug coverage, with the warning that the coverage was not “creditable” and if you wanted a Medicare Part D plan in the future you would have to pay a penalty for not enrolling when you were first eligible.

We encourage you to consider choosing a Medicare Part D drug plan, as it will generally save you money and get better coverage. If you did not choose to switch to Medicare prescription drug coverage before the initial enrollment period ended on May 15, 2006, you will be required to pay a penalty for late enrollment; however, you will still avoid paying a higher penalty if you decide to enroll in future years. Call an ABC-CO or SHIP counselor if you are confused about comparing Part D prescription drug coverage to Medigap coverage.



Charts 3 and 4 list 150 of the more popular drugs that doctors prescribe for their patients with Medicare. It is not a complete list of all drugs covered under Medicare Part D. If a drug you are taking is not listed on this chart, you may call the plan, visit the plan website, or contact Medicare.

Drug costs displayed in the charts are for a 30-day supply of drugs in a popular strength and/or dosage from a network pharmacy. Actual costs may vary based on the specific quantity, strength and/or dosage of the drug, the order in which you buy your prescriptions, and the pharmacy you use. A drug plan may offer mail order or a 90-day supply of drugs through network pharmacies at discounted prices. You should check with the plan for details.

Drug costs in charts in this publication were obtained from the Medicare website, plan websites, and with assistance from some plans. Costs shown are subject to transcription and other error. You should check with the plan to verify costs before enrolling in the plan.

Some plans impose prior authorization, step-therapy and quantity limits on certain drugs. You should check with the drug plan or the Medicare website for information.

It takes three pages to list all the 55 plans and their coverage of our first 50 drugs, which are in alphabetical order. The next three pages list drugs 51-99. The next three pages list drugs 100-150. Look across the top of the page to find the plans you want to compare.

		AARP Medicare Rx Plan Saver	AARP Medicare Rx Plan	AARP Medicare Rx Plan Enhanced	Advantage Star Plan by RxAmerica	Advantage Freedom Plan by RxAmerica	Advantra Rx Value (Coventry)	Advantra Rx Premier (Coventry)	Advantra Rx Premier Plus (Coventry)	Aetna Medicare Rx Essentials	Aetna Medicare Rx Plus	Aetna Medicare Rx Premier
1	acetaminophen/codeine	\$5	\$6	\$6	\$5	\$5	\$6	\$5	\$1	\$5	\$0	\$0
2	ACIPHEX	\$46	\$68	\$68	NC	\$34	NC	\$56	\$68	NC	\$60	\$40
3	ACTONEL	\$20	\$28	\$28	\$18	\$20	\$65	\$56	\$68	\$35	\$30	\$20
4	ACTOS	\$20	\$28	\$28	\$42	\$20	\$25	\$20	\$23	\$35	\$30	\$20
5	acyclovir	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
6	ADDERALL	\$46	\$68	\$68	NC	\$16	NC	\$20	\$23	NC	\$60	\$40
7	ADVAIR	\$46	\$28	\$28	\$20	\$20	NC	\$20	\$23	\$35	\$30	\$20
8	albuterol	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
9	ALLEGRA	NC	\$68	\$68	NC	\$19	NC	NC	NC	NC	\$60	\$40
10	allopurinol	\$5	\$6	\$6	\$5	\$5	\$6	\$5	\$1	\$5	\$0	\$0
11	ALPHAGAN P	\$43	\$28	\$28	\$11	\$20	\$43	\$43	\$43	\$35	\$30	\$20
12	alprazolam	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
13	ALTACE	\$46	\$28	\$28	NC	\$14	\$55	\$55	\$55	\$35	\$30	\$20
14	AMARYL	NC	\$43	\$42	NC	\$10	NC	NC	NC	\$40	\$43	NC
15	AMBIEN	\$20	\$28	\$28	\$13	\$20	\$25	\$50	\$50	\$35	\$25	\$20
16	amitriptyline	\$4	\$4	\$4	\$3	\$3	\$3	\$3	\$1	\$3	\$4	\$0
17	amoxicillin	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$4	\$5	\$0
18	ARICEPT	\$20	\$28	\$28	\$37	\$20	\$25	\$20	\$23	\$35	\$25	\$20
19	atenolol	\$5	\$6	\$6	\$3	\$3	\$4	\$4	\$1	\$4	\$5	\$0
20	AVANDIA	\$20	\$28	\$28	\$24	\$20	\$25	\$20	\$23	\$35	\$30	\$20
21	AVAPRO	\$46	\$48	\$48	NC	\$12	\$25	\$20	\$23	NC	\$49	\$40
22	azithromycin	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
23	benazepril	\$5	\$6	\$6	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0
24	bisoprolol/HCTZ	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
25	bupirone hcl	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
26	butalbital/APAP/Caffeine	\$5	\$6	\$6	\$5	\$5	NC	\$24	\$24	\$5	\$0	\$0
27	carisoprodol	\$15	\$15	\$15	\$4	\$4	\$9	\$5	\$1	\$4	\$0	\$0
28	CELEBREX	\$46	\$68	\$68	\$23	\$20	\$65	\$56	\$68	NC	\$60	\$40
29	cephalexin	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
30	ciprofloxacin	\$5	\$6	\$6	\$5	\$5	\$8	\$5	\$1	\$5	\$0	\$0
31	citalopram	\$5	\$6	\$6	\$5	\$5	\$5	\$5	\$1	\$5	\$0	\$0
32	CLARINEX	\$46	\$68	\$68	NC	\$21	\$65	\$56	\$68	NC	\$60	\$40
33	clindamycin	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
34	clonidine	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$1	\$4	\$0	\$0
35	COMBIVENT	\$20	\$28	\$28	\$21	\$20	\$25	\$20	\$23	\$35	\$60	\$40
36	CONCERTA	\$46	\$68	\$68	\$26	\$20	NC	\$20	\$23	NC	\$60	\$40
37	COREG	\$20	\$28	\$28	\$14	\$20	NC	\$20	\$23	\$35	\$30	\$20
38	COUMADIN	\$20	\$26	\$26	\$6	\$20	\$25	\$20	\$23	\$26	\$26	\$26
39	COZAAR	\$46	\$51	\$51	NC	\$13	\$51	\$51	\$51	\$35	\$30	\$20
40	CRESTOR	\$20	\$28	\$28	NC	\$21	\$25	\$20	\$23	\$35	\$30	\$20
41	cyclobenzaprine	\$8	\$8	\$8	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0
42	CYMBALTA	\$20	\$28	\$28	\$26	\$20	\$65	\$56	\$68	\$35	\$30	\$20
43	DEPAKOTE	\$20	\$28	\$28	\$18	\$20	\$25	\$20	\$23	\$35	\$30	\$20
44	DETROL	\$46	\$55	\$55	\$14	\$20	NC	\$55	\$55	\$35	\$30	\$20
45	diclofenac sodium	\$5	\$6	\$6	\$5	\$5	\$9	\$58	\$1	\$5	\$0	\$0
46	Digitek	\$5	\$6	\$6	\$5	\$5	\$5	\$5	\$1	\$5	\$0	\$0
47	diltiazem hcl	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
48	DIOVAN	\$20	\$28	\$28	\$13	\$20	\$53	\$53	\$53	\$35	\$30	\$20
49	doxazosin	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0
50	doxycycline	\$5	\$5	\$5	\$4	\$4	\$5	\$5	\$1	\$5	\$0	\$0

10 Chart 3: Colorado Stand-Alone Medicare Prescription Drug Plans

		Blue Medicare Rx Value	Blue Medicare Rx Plus	Blue Medicare Rx Premier	CIGNATURE RX Value Plan	CIGNATURE Rx Plus Plan	CIGNATURE Rx Complete Plan	Community Care Rx Basic	Community Care Rx Choice	Community Care Rx Gold	EnvisionRx Plus Standard	EnvisionRx Plus Gold	First Health Select	Health Net Orange Option 1	Health Net Orange Option 2	Health Net Orange Option 3	HealthSpring Prescription Drug Plan Reg 27	Humana PDP Standard	Humana PDP Enhanced	Humana PDP Complete	Medco YOURx PLAN	Medicare RX Rewards Value	Medicare RX Rewards Premier
1	acetaminophen/codeine	\$5	\$6	\$6	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$5	\$6	\$2	\$1	\$5	\$5	\$5	\$5	\$6
2	ACIPHEX	\$60	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	NC	NC	\$61	\$31	\$30	\$30	NC	\$33	\$60	\$60	NC	NC	\$60
3	ACTONEL	\$27	\$30	\$30	\$60	\$50	\$50	\$19	\$20	\$25	\$16	\$20	\$33	\$31	\$30	\$30	\$18	\$18	\$30	\$30	\$34	\$29	\$30
4	ACTOS	\$27	\$30	\$30	\$20	\$30	\$30	\$42	\$20	\$25	\$38	\$20	\$24	\$31	\$30	\$30	\$42	\$41	\$30	\$30	\$34	\$29	\$30
5	acyclovir	\$5	\$6	\$6	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$7	\$2	\$2	\$5	\$5	\$5	\$5	\$6
6	ADDERALL	\$27	\$30	\$30	\$60	\$50	\$50	NC	NC	NC	NC	NC	NC	\$31	\$30	\$30	NC	\$16	\$60	\$60	NC	\$29	\$30
7	ADVAIR	\$27	\$30	\$30	\$20	\$30	\$30	\$20	\$20	\$25	\$17	\$20	\$24	\$31	\$30	\$30	\$20	\$19	\$30	\$30	\$34	\$29	\$30
8	albuterol	\$5	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$3	\$0	\$6	\$0	\$5	\$7	\$4	\$3	\$5	\$5	\$5	\$5	\$10
9	ALLEGRA	NC	NC	\$60	\$60	\$50	\$50	NC	NC	NC	NC	NC	NC	\$31	\$60	\$60	NC	\$19	\$60	\$60	NC	NC	\$60
10	allopurinol	\$5	\$6	\$6	\$0	\$5	\$4	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$5	\$5	\$1	\$1	\$5	\$4	\$5	\$5	\$6
11	ALPHAGAN P	\$27	\$30	\$30	\$20	\$11	\$30	\$11	\$20	\$25	\$9	\$20	\$19	\$31	\$30	\$30	\$11	\$11	\$30	\$30	\$34	\$29	\$30
12	alprazolam	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	\$20	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
13	ALTACE	\$55	\$55	\$55	\$55	\$55	\$50	\$28	\$45	\$50	\$11	\$20	\$25	\$31	\$30	\$30	NC	\$13	\$30	\$30	\$34	NC	\$55
14	AMARYL	NC	NC	\$40	\$39	\$39	\$39	NC	NC	NC	NC	NC	NC	\$31	\$30	\$30	NC	\$10	\$39	\$39	NC	NC	\$40
15	AMBIEN	\$27	\$30	\$30	\$50	\$30	\$30	\$26	\$45	\$50	\$12	\$20	\$23	\$31	\$30	\$30	\$13	\$12	\$49	\$49	\$34	\$29	\$30
16	amitriptyline	\$3	\$31	\$3	\$0	\$2	\$2	\$0	\$0	\$5	\$1	\$0	\$3	\$0	\$3	\$3	\$1	\$1	\$2	\$2	\$4	\$3	\$3
17	amoxicillin	\$5	\$5	\$5	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$5	\$0	\$5	\$5	NC	\$1	\$4	\$4	\$5	\$5	\$5
18	ARICEPT	\$27	\$30	\$30	\$20	\$30	\$30	\$37	\$20	\$25	\$37	\$20	\$24	\$31	\$30	\$30	\$37	\$36	\$30	\$30	\$34	\$29	\$30
19	atenolol	\$4	\$1	\$4	\$0	\$3	\$3	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$3	\$3	\$1	\$1	\$3	\$3	\$5	\$5	\$10
20	AVANDIA	\$27	\$30	\$30	\$20	\$30	\$30	\$24	\$20	\$25	\$20	\$20	\$24	\$31	\$30	\$30	\$24	\$23	\$30	\$30	\$34	\$29	\$30
21	AVAPRO	\$49	\$49	\$49	\$48	\$48	\$48	NC	NC	NC	NC	NC	\$24	NC	\$49	\$49	NC	\$12	\$30	\$30	\$34	NC	\$49
22	azithromycin	\$5	\$10	\$8	\$6	\$4	\$4	\$0	\$0	\$5	\$38	\$0	\$6	\$0	\$5	\$7	\$40	\$26	\$5	\$5	\$5	\$5	\$10
23	benazepril	\$5	\$8	\$46	\$6	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$7	\$3	\$2	\$5	\$5	\$5	\$5	\$8
24	bisoprolol/HCTZ	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$7	\$2	\$2	\$5	\$5	\$5	\$5	\$7
25	buspirone hcl	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$5	\$7	\$3	\$2	\$5	\$5	\$5	\$7	\$7
26	butalbital/APAP/Caffeine	\$5	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$8	\$0	\$11	NC	\$27	\$27	NC	\$5	\$5	\$5	NC	NC	\$10
27	carisoprodol	\$5	\$5	\$5	\$0	\$3	\$3	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$5	\$6	\$2	\$1	\$3	\$3	\$5	\$5	\$5
28	CELEBREX	\$60	\$60	\$60	\$60	\$50	\$50	\$46	\$20	\$25	\$21	\$20	\$41	\$23	\$60	\$60	\$23	\$22	\$30	\$30	\$34	NC	\$60
29	cephalexin	\$5	\$8	\$8	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$6	\$0	\$5	\$7	\$3	\$2	\$5	\$5	\$5	\$5	\$8
30	ciprofloxacin	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$7	\$3	\$3	\$5	\$5	\$5	\$5	\$7
31	citalopram	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$3	\$0	\$5	\$0	\$5	\$7	\$3	\$2	\$5	\$5	\$5	\$5	\$7
32	CLARINEX	NC	NC	\$60	\$60	\$50	\$50	NC	NC	NC	\$18	\$20	\$37	NC	\$60	\$60	NC	\$20	\$60	\$60	\$34	NC	\$60
33	clindamycin	\$5	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$5	\$0	\$6	\$0	\$5	\$7	\$5	\$5	\$5	\$5	\$5	\$5	\$10
34	clonidine	\$5	\$5	\$5	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$4	\$0	\$4	\$4	\$1	\$1	\$3	\$3	\$5	\$5	\$5
35	COMBIVENT	\$27	\$30	\$30	\$20	\$30	\$30	\$22	\$20	\$25	\$21	\$35	\$24	NC	\$60	\$60	\$21	\$21	\$30	\$30	\$34	\$29	\$30
36	CONCERTA	\$27	\$30	\$30	\$20	\$30	\$30	NC	NC	NC	NC	NC	\$24	\$31	\$30	\$30	NC	\$25	\$60	\$60	NC	\$29	\$30
37	COREG	\$27	\$30	\$30	\$55	\$30	\$30	\$14	\$20	\$25	\$12	\$20	\$24	\$31	\$30	\$30	\$14	\$13	\$30	\$30	\$34	\$29	\$30
38	COUMADIN	\$26	\$26	\$26	\$26	\$26	\$26	\$14	\$28	\$28	\$27	NC	\$24	\$26	\$26	\$26	NC	\$6	\$24	\$24	NC	\$26	\$26
39	COZAAR	\$27	\$30	\$30	\$20	\$30	\$30	\$13	\$20	\$25	\$52	NC	\$23	NC	\$51	\$51	NC	\$13	\$50	\$50	\$34	\$29	\$30
40	CRESTOR	\$60	\$60	\$60	\$60	\$20	\$50	\$22	\$20	\$25	\$15	\$20	\$24	NC	\$60	\$60	NC	\$21	\$30	\$30	\$34	NC	\$60
41	cyclobenzaprine	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$6	\$2	\$1	\$5	\$5	\$5	\$5	\$7
42	CYMBALTA	\$27	\$30	\$27	\$35	\$50	\$50	\$26	\$20	\$25	\$26	\$35	\$47	\$31	\$31	\$30	\$26	\$24	\$30	\$30	\$34	\$29	\$30
43	DEPAKOTE	\$27	\$30	\$30	\$20	\$30	\$30	\$19	\$20	\$25	\$18	\$20	\$24	\$31	\$30	\$30	\$18	\$18	\$30	\$30	\$34	\$29	\$30
44	DETROL	\$27	\$30	\$30	\$55	\$50	\$50	\$14	\$20	\$25	\$12	\$20	\$25	\$31	\$30	\$30	\$14	\$14	\$30	\$30	\$34	\$29	\$30
45	diclofenac sodium	\$5	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$5	\$6.50	\$3	\$3	\$5	\$5	\$5	\$5	\$9
46	Digitek	\$5	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0	\$5	\$0	\$5	\$5	\$2	\$1	\$5	\$5	\$5	\$5	\$96
47	diltiazem hcl	\$5	\$76	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$14	\$0	\$6	\$0	\$5	\$6.50	\$15	\$14	\$5	\$5	\$5	\$5	\$8
48	DIOVAN	\$27	\$10	\$30	\$53	\$30	\$30	\$14	\$20	\$25	NC	NC	\$24	\$31	\$30	\$30	\$13	\$13	\$30	\$30	\$34	\$29	\$10
49	doxazosin	\$5	\$5	\$5	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0	\$6	\$0	\$4	\$4	\$3	\$1	\$5	\$5	\$5	\$5	\$30
50	doxycycline	\$5	\$5	\$5	\$0	\$3	\$3	\$0	\$0	\$5	\$1	\$0	\$5	\$0	\$5	\$5	\$1	\$1	\$4	\$4	\$5	\$5	\$5

12 Chart 3: Colorado Stand-Alone Medicare Prescription Drug Plans

		AARP Medicare Rx Plan Saver	AARP Medicare Rx Plan	AARP Medicare Rx Plan Enhanced	Advantage Star Plan by RxAmerica	Advantage Freedom Plan by RxAmerica	Advantra Rx Value (Coventry)	Advantra Rx Premier (Coventry)	Advantra Rx Premier Plus (Coventry)	Aetna Medicare Rx Essentials	Aetna Medicare Rx Plus	Aetna Medicare Rx Premier	Blue Medicare Rx Plus	Blue Medicare Rx Premier	Blue Medicare Rx Premier	CIGNATURE RX Value Plan	CIGNATURE Rx Plus Plan	CIGNATURE Rx Complete Plan	Community Care Rx Basic	Community Care Rx Choice	Community Care Rx Gold	Envision Rx Plus Standard	Envision Rx Plus Gold
51	EFFEXOR	NC	\$64	\$64	\$16	\$2	\$25	\$20	\$23	\$35	\$60	\$40	\$30	\$30	\$30	\$60	\$30	\$30	NC	NC	NC	NC	NC
52	enalapril	\$5	\$6	\$6	NC	\$1	\$9	\$5	\$1	\$5	\$0	\$0	\$6	\$6	\$6	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
53	estradiol	\$5	\$6	\$6	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0	\$6	\$6	\$6	\$0	\$22	\$3	\$0	\$0	\$5	\$2	\$0
54	EVISTA	\$20	\$28	\$28	\$22	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$60	\$30	\$30	\$22	\$20	\$25	\$19	\$20
55	FLOMAX	\$20	\$25	\$28	\$16	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$17	\$20	\$25	\$11	\$20
56	FLONASE	NC	\$68	\$68	NC	NC	NC	NC	NC	NC	\$60	\$40	NC	NC	NC	\$60	\$30	\$30	NC	NC	NC	NC	NC
57	FLUCONAZOLE	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$12	\$0
58	fluoxetine	\$5	\$6	\$6	\$4	\$4	\$5	\$5	\$1	\$5	\$0	\$0	\$8	\$8	\$8	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
59	FOSAMAX	\$20	\$28	\$28	\$18	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$19	\$20	\$25	\$17	\$20
60	furosemide	\$4	\$4	\$4	\$3	\$3	\$3	\$3	\$1	\$3	\$0	\$0	\$3	\$3	\$3	\$0	\$3	\$3	\$0	\$0	\$5	\$1	\$0
61	gabapentin	\$33	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$5	\$0
62	gemfibrozil	\$5	\$6	\$6	\$9	\$5	\$5	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
63	glipizide ER	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$5	\$0
64	glyburide	\$5	\$6	\$6	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
65	glyburide metformin hcl	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
66	GLYCOLAX	\$5	\$6	\$6	NC	NC	\$13	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$4	\$0
67	hydrochlorothiazide (HCTZ)	\$3	\$3	\$3	\$3	\$3	\$3	\$3	\$1	\$3	\$0	\$0	\$3	\$3	\$3	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
68	hydrocodone/acetaminophen	\$5	\$5	\$5	\$4	\$4	\$5	\$5	\$1	\$4	\$0	\$0	\$5	\$5	\$5	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
69	hydroxyzine	\$23	\$23	\$23	\$5	\$5	\$9	\$1	\$0	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$6	\$4
70	HYZAAR	\$46	\$68	\$68	NC	\$17	\$65	\$68	\$20	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$18	\$20	\$25	\$31	NC
71	IMITREX	\$46	\$28	\$28	\$42	\$20	\$25	\$23	\$20	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$38	\$20	\$25	\$24	\$32
72	isosorbide	\$4	\$4	\$4	\$3	\$3	\$3	\$3	\$1	\$5	\$0	\$0	\$3	\$3	\$3	\$0	\$2	\$2	\$0	\$0	\$5	\$1	\$0
73	KLOR-CON	\$5	\$6	\$6	\$5	\$5	\$5	\$5	\$5	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
74	LAMICTAL	\$20	\$28	\$28	\$28	\$20	\$25	\$56	\$68	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$29	\$20	\$25	\$24	\$20
75	LANTUS	\$20	\$23	\$22	\$6	\$20	\$22	\$20	\$22	\$22	\$22	\$22	\$30	\$30	\$30	\$20	\$29	\$29	\$8	\$20	\$25	\$8	\$20
76	LEVAQUIN	NC	\$68	\$68	\$79	\$20	\$65	\$56	\$68	NC	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$79	\$20	\$25	\$79	\$35
77	LEVOTHYROID	\$9	\$9	\$9	\$5	\$5	\$7	\$7	\$7	NC	\$0	\$0	\$8	\$7	\$7	\$0	\$4	\$4	\$3	\$11	\$11	\$2	\$0
78	levothyroxine	\$5	\$6	\$6	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0	\$8	\$8	\$8	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
79	LEVOXYL	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	NC	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$4	\$14	\$14	\$2	\$10
80	LEXAPRO	\$46	\$28	\$28	\$18	\$20	\$25	\$20	\$23	\$73	\$60	\$40	NC	NC	NC	\$60	\$50	\$50	\$37	\$20	\$25	\$18	\$35
81	LIPITOR	\$46	\$28	\$28	\$18	\$20	\$65	\$56	\$68	\$35	\$30	\$20	\$30	\$30	\$30	\$60	\$50	\$50	\$19	\$20	\$25	\$17	\$20
82	lisinopril	\$5	\$6	\$69	\$5	\$5	\$6	\$5	\$1	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
83	LOTREL	\$46	\$62	\$68	\$19	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$19	\$20	\$25	\$17	\$20
84	lovastatin	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$6	\$0
85	LUNESTA	\$20	\$28	\$28	NC	\$26	\$65	\$56	\$68	NC	\$60	\$40	\$60	\$60	\$60	\$60	\$50	\$50	\$27	\$20	\$25	\$20	\$20
86	meclizine	\$5	\$5	\$5	\$3	\$3	\$4	\$4	\$1	\$3	\$0	\$0	\$3	\$3	\$3	\$1	\$3	\$3	\$0	\$0	\$5	\$1	\$0
87	metformin hcl	\$5	\$6	\$6	\$4	\$4	\$6	\$5	\$1	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
88	methylphenidate	\$12	\$12	\$12	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
89	methylprednisolone	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
90	metoclopramide	\$5	\$5	\$5	\$4	\$4	\$4	\$4	\$1	\$4	\$0	\$0	\$4	\$4	\$4	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
91	metoprolol	\$4	\$4	\$4	\$3	\$3	\$4	\$4	\$1	\$3	\$0	\$0	\$4	\$4	\$4	\$0	\$3	\$3	\$0	\$0	\$55	\$1	\$0
92	metronidazole	\$5	\$6	\$6	\$5	\$5	\$7	\$5	\$1	\$5	\$0	\$0	\$6	\$6	\$6	\$0	\$4	\$4	\$0	\$0	\$5	\$2	\$0
93	minocycline	\$5	\$6	\$6	NC	\$8	NC	\$25	\$25	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$7	\$0
94	mirtazapine	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$3	\$0
95	MOBIC	NC	\$68	\$68	NC	\$23	NC	NC	NC	NC	\$60	\$40	\$60	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	NC	NC
96	nabumetone	\$5	\$6	\$6	\$5	\$5	\$21	\$21	\$21	NC	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$5	\$0
97	naproxen	\$5	\$6	\$6	\$4	\$4	\$6	\$5	\$1	\$5	\$0	\$0	\$7	\$7	\$7	\$0	\$4	\$4	\$0	\$0	\$5	\$1	\$0
98	NASACORT AQ	\$45	\$68	\$68	\$19	\$20	\$25	\$56	\$68	NC	\$60	\$40	\$75	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	\$19	\$35
99	NASONEX	\$20	\$28	\$28	\$19	\$20	\$25	\$20	\$23	NC	\$60	\$40	\$30	\$30	\$30	\$60	\$50	\$50	\$19	\$20	\$25	\$17	\$20

		First Health Select	Health Net Orange Option 1	Health Net Orange Option 2	Health Net Orange Option 3	HealthSpring Prescription Drug Plan Reg 27	Humana PDP Standard	Humana PDP Enhanced	Humana PDP Complete	Medco YOURx PLAN	Medicare RX Rewards Value	Medicare RX Rewards Premier	NMHC Medicare PDP Gold	Prescription Pathway Gold (Penn Life)	Prescription Pathway Bronze (Penn Life)	Prescription Pathway Platinum (Penn Life)	RMHP Defined Standard Medicare PDP Plan	RMHP Enhanced Alternative Medicare PDP	SAMAScript	SierraRx	SierraRx Basic	SierraRx Plus
51	EFFEXOR	\$24	\$31	\$30	\$30	\$17	\$16	\$30	\$30	NC	\$29	\$30	\$24	NC	NC	NC	\$16	\$19	\$17	NC	NC	\$60
52	enalapril	\$6	\$0	\$5	\$6.50	\$2	\$1	\$4	\$4	\$5	\$5	\$6	\$12	\$7	\$3	\$7	\$2	\$6	\$2	\$2	\$2	\$5
53	estradiol	\$6	\$0	\$5	\$5	\$2	\$2	\$5	\$5	\$5	\$5	\$6	\$10	\$7	\$2	\$7	\$2	\$6	\$2	\$2	\$2	\$5
54	EVISTA	\$24	\$31	\$30	\$30	\$22	\$21	\$30	\$30	\$34	\$29	\$30	\$29	\$37	\$22	\$31	\$22	\$27	\$22	\$29	\$21	\$30
55	FLOMAX	\$24	NC	\$60	\$60	\$16	\$16	\$30	\$30	\$34	\$29	\$30	\$21	\$37	\$16	\$31	\$16	\$20	\$16	NC	NC	\$60
56	FLONASE	NC	\$31	\$30	\$30	NC	\$19	\$30	\$30	NC	NC	\$60	NC	NC	NC	NC	\$20	\$23	\$19	NC	NC	\$60
57	FLUCONAZOLE	\$6	\$0	\$5	\$6.50	\$16	\$25	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$17	\$7	\$15	\$15	\$23	\$2	\$27	\$5
58	fluoxetine	\$5	\$0	\$5	\$5	\$2	\$1	\$5	\$5	\$5	\$5	\$8	NC	\$7	\$3	\$7	\$1	\$5	\$3	\$2	\$1	\$5
59	FOSAMAX	\$24	\$31	\$30	\$30	NC	\$18	\$30	\$30	\$34	\$29	\$30	\$24	\$37	\$19	\$31	\$19	\$22	\$18	\$29	\$18	\$30
60	furosemide	\$3	\$0	\$3	\$3	\$1	\$1	\$3	\$3	\$4	\$3	\$3	\$6	\$5	\$1	\$6	\$1	\$3	\$1	\$2	\$1	\$3
61	gabapentin	\$6	\$0	\$5	\$6.50	\$7	\$7	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$9	\$7	\$6	\$15	\$7	\$2	\$5	\$5
62	gemfibrozil	\$6	\$0	\$5	\$6.50	\$3	\$3	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$4	\$7	\$2	\$10	\$3	\$2	\$2	\$5
63	glipizide ER	\$6	\$0	\$5	\$6.50	\$5	\$5	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$6	\$7	\$1	\$4	\$6	\$2	\$4	\$5
64	glyburide	\$6	\$0	\$5	\$6	\$1	\$2	\$5	\$5	\$5	\$5	\$7	\$12	\$7	\$2	\$7	\$2	\$7	\$2	\$2	\$2	\$5
65	glyburide metformin hcl	\$6	\$0	\$5	\$6.50	\$6	\$4	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$7	\$7	\$5	\$15	\$5	\$2	\$3	\$5
66	GLYCOLAX	\$6	\$0	\$5	\$6.50	\$9	\$9	\$5	\$5	\$5	\$5	\$10	NC	NC	NC	NC	\$14	\$14	\$5	\$2	\$3	\$5
67	hydrochlorothiazide (HCTZ)	\$6	\$0	\$5	\$6.50	NC	\$1	\$2	\$2	\$4	\$3	\$3	\$4	\$5	\$1	\$5	\$1	\$3	\$1	\$2	\$1	\$2
68	hydrocodone/acetaminophen	\$6	\$0	\$5	\$6.50	\$7	\$1	\$3	\$3	\$5	\$5	\$5	NC	\$6	\$2	\$6	\$1	\$4	\$1	\$2	\$1	\$3
69	hydroxyzine	\$0	\$4	\$5	\$5	NC	\$3	\$5	\$5	\$12	\$5	\$10	\$5	\$7	\$6	\$7	\$4	\$15	\$5	\$2	\$4	\$5
70	HYZAAR	NC	NC	\$60	\$60	NC	\$17	\$60	\$60	\$81	\$29	\$30	NC	\$37	\$18	\$31	\$18	\$21	\$17	NC	NC	\$60
71	IMITREX	\$20	\$31	\$30	\$30	\$38	\$37	\$30	\$30	\$50	\$29	\$30	\$34	\$37	\$38	\$31	\$43	\$51	\$38	NC	NC	\$60
72	isosorbide	\$3	\$0	\$3	\$3	\$1	\$1	\$2	\$2	\$3	\$3	\$3	\$7	\$4	\$1	\$4	\$1	\$3	\$2	\$2	\$1	\$2
73	KLOR-CON	\$5	\$0	\$5	\$6	\$2	\$2	\$5	\$5	\$5	\$5	\$7	\$6	\$7	\$2	\$7	\$1	\$6	\$2	NC	NC	NC
74	LAMICTAL	\$51	\$31	\$30	\$30	\$28	\$28	\$30	\$30	\$34	\$29	\$30	\$37	\$37	\$29	\$31	\$29	\$34	\$28	\$29	\$27	\$30
75	LANTUS	\$22	\$30	\$30	\$30	\$7	\$7	\$29	\$29	\$30	\$29	\$30	\$7	\$23	\$6		\$6	\$7	\$7	\$28	\$7	\$28
76	LEVAQUIN	\$142	\$79	\$104	\$104	\$79	\$77	\$30	\$30	\$34	\$29	\$30	\$104	\$37	\$80	\$31	\$80	\$96	\$79	NC	NC	\$60
77	LEVOTHYROID	\$7	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	NC	\$5	\$7	NC	\$7	\$3	\$7	\$4	\$15	\$2	\$2	\$2	\$6
78	levothyroxine	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$8	\$9	\$7	\$3	\$7	\$2	\$6	\$2	\$2	\$2	\$5
79	LEVOXYL	\$6	\$0	\$5	\$6.50	\$3	\$3	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$3	\$7	\$4	\$15	\$3	NC	NC	\$16
80	LEXAPRO	\$24	\$31	\$30	\$30	\$18	\$18	\$30	\$30	NC	NC	NC	\$24	\$37	\$19	\$31	\$19	\$22	\$18	\$29	\$18	\$30
81	LIPITOR	\$34	\$31	\$30	\$30	\$18	\$19	\$30	\$30	\$34	\$29	\$30	\$25	\$37	\$20	\$31	\$19	\$23	\$19	\$29	\$18	\$30
82	lisinopril	\$6	\$0	\$5	\$6	\$2	\$2	\$5	\$5	\$5	\$5	\$7	\$12	\$7	\$2	\$7	\$1	\$5	\$2	\$2	\$1	\$5
83	LOTREL	\$24	NC	\$60	\$60	\$19	\$19	\$30	\$30	\$34	\$29	\$30	NC	\$37	\$19	\$31	\$19	\$23	\$19	NC	NC	\$60
84	lovastatin	\$6	\$0	\$5	\$6.50	\$11	\$8	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$16	\$7	\$6	\$15	\$12	\$2	\$7	\$5
85	LUNESTA	\$47	NC	\$60	\$60	NC	\$26	\$60	\$60	NC	NC	\$60	NC	NC	NC	NC	\$27	\$32	\$26	NC	NC	\$60
86	meclizine	\$4	\$0	\$3	\$3	\$1	\$1	\$3	\$3	\$3	\$3	\$3	NC	\$3	\$1	\$4	\$1	\$3	\$1	NC	NC	NC
87	metformin hcl	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$7	\$12	\$6	\$2	\$6	\$4	\$15	\$2	\$2	\$1	\$5
88	methylphenidate	\$6	\$0	\$5	\$6.50	\$3	\$3	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$4	\$7	\$5	\$15	\$4	\$2	\$2	\$5
89	methylprednisolone	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$3	\$7	\$11	\$11	\$2	\$2	\$2	\$5
90	metoclopramide	\$4	\$0	\$4	\$4	\$1	\$1	\$4	\$4	\$5	\$4	\$4	\$8	\$6	\$1	\$6	\$1	\$4	\$1	\$2	\$1	\$3
91	metoprolol	\$4	\$0	\$3	\$3	\$1	\$1	\$3	\$3	\$4	\$4	\$4	\$12	\$6	\$1	\$6	\$1	\$3	\$1	\$2	\$1	\$3
92	metronidazole	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$6	\$12	\$7	\$2	\$7	\$2	\$7	\$3	\$2	\$1	\$4
93	minocycline	\$11	\$0	\$5	\$6.50	\$8	\$7	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$13	\$7	\$8	\$15	\$12	NC	NC	\$60
94	mirtazapine	\$6	\$0	\$5	\$6.50	\$4	\$5	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$11	\$7	\$4	\$15	\$7	\$2	\$3	\$5
95	MOBIC	NC	NC	\$60	\$60	NC	\$22	\$60	\$60	NC	NC	\$60	NC	NC	NC	NC	\$23	\$28	\$23	NC	NC	\$60
96	nabumetone	\$10	\$0	\$5	\$6.50	\$5	\$8	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$9	\$7	\$6	\$15	\$8	\$2	\$5	\$5
97	naproxen	\$6	\$0	\$5	\$6	\$2	\$1	\$5	\$5	\$5	\$5	\$7	NC	\$7	\$2	\$7	\$1	\$4	\$2	\$2	\$1	\$4
98	NASACORT AQ	\$34	NC	\$60	\$60	NC	\$18	\$60	\$60	\$34	NC	\$60	NC	NC	NC	\$60	\$18	\$22	\$19	\$29	\$18	\$30
99	NASONEX	\$24	\$31	\$30	\$30	\$19	\$18	\$30	\$30	\$34	\$29	\$30	\$24	\$37	\$19	\$31	\$19	\$23	\$19	\$29	\$18	\$30

14 Chart 3: Colorado Stand-Alone Medicare Prescription Drug Plans

		SilverScript	SilverScript Plus	SilverScript Complete	Sterling Rx	Sterling Rx Plus	UA Medicare Part D Rx Coverage Silver Plan	UA Medicare Part D Prescription Drug Coverage	UnitedHealth Rx Basic	UnitedHealth Rx Extended	WellCare Classic	WellCare Signature	WellCare Complete
51	EFFEXOR	\$29	\$25	\$40	\$32	\$25	NC	NC	NC	\$50	NC	NC	NC
52	enalapril	\$5	\$7	\$5	\$6	\$0	\$3	\$9	\$7	\$5	\$2	\$0	\$0
53	estradiol	\$5	\$7	\$5	\$7	\$0	\$2	\$7	\$7	\$5	\$2	\$0	\$0
54	EVISTA	\$29	\$25	\$40	\$32	\$25	\$22	\$30	\$20	\$25	\$30	\$58	\$20
55	FLOMAX	\$29	\$25	\$40	\$32	\$25	\$16	\$30	\$25	\$20	\$22	\$65	\$65
56	FLONASE	NC	NC	NC	NC	NC	NC	NC	NC	\$74	NC	NC	NC
57	FLUCONAZOLE	\$5	\$10	\$5	\$10	\$0	\$90	\$9	\$7	\$5	\$2	\$0	\$0
58	fluoxetine	\$5	\$10	\$5	\$10	\$0	\$2	\$9	\$7	\$5	\$2	\$0	\$0
59	FOSAMAX	\$29	\$25	\$40	\$32	\$25	\$18	\$30	\$20	\$25	\$25	\$58	\$20
60	furosemide	\$3	\$3	\$3	\$3	\$0	\$1	\$4	\$4	\$4	\$2	\$0	\$0
61	gabapentin	\$5	\$10	\$5	\$10	\$0	\$8	\$9	\$7	\$5	\$2	\$0	\$0
62	gemfibrozil	\$5	\$10	\$5	\$10	\$0	\$3	\$9	\$33	\$5	\$2	\$0	\$0
63	glipizide ER	\$5	\$10	\$5	\$10	\$0	\$5	\$9	\$7	\$5	\$2	\$0	\$0
64	glyburide	\$5	\$8	\$5	\$8	\$0	\$2	\$8	\$7	\$5	\$2	\$0	\$0
65	glyburide metformin hcl	\$5	\$10	\$5	\$10	\$0	\$6	\$9	\$7	\$5	\$2	\$0	\$0
66	GLYCOLAX	\$5	\$10	\$5	\$10	\$0	\$5	\$9	\$7	\$5	NC	NC	NC
67	hydrochlorothiazide (HCTZ)	\$3	\$3	\$3	\$3	\$0	\$1	\$4	\$3	\$3	\$2	\$0	\$0
68	hydrocodone/acetaminophen	\$4	\$4	\$4	\$4	\$0	\$1	\$5	\$5	\$5	\$2	\$0	\$0
69	hydroxyzine	\$5	\$10	\$5	\$10	\$0	\$9	\$5	\$23	\$23	\$2	\$0	\$0
70	HYZAAR	\$29	\$25	\$40	\$32	\$25	\$30	\$17	\$46	\$50	\$24	\$58	\$20
71	IMITREX	NC	\$70	NC	\$45	\$38	\$30	\$38	\$46	\$25	\$52	\$58	\$20
72	isosorbide	\$3	\$3	\$3	\$3	\$0	\$1	\$3	\$4	\$4	\$2	\$0	\$0
73	KLOR-CON	\$5	\$6	\$5	\$6	\$0	\$2	\$7	\$7	\$5	\$2	\$0	\$0
74	LAMICTAL	\$29	\$25	\$40	\$32	\$25	\$28	\$30	\$20	\$25	\$38	\$91	\$70
75	LANTUS	\$29	\$25	\$29	\$30	\$25	\$7	\$30	\$20	\$22	\$8	\$22	\$20
76	LEVAQUIN	NC	\$70	NC	\$45	\$79	\$79	\$30	NC	\$50	\$107	\$58	\$20
77	LEVOTHYROID	\$5	\$8	\$5	\$9	\$0	NC	NC	\$9	\$9	\$2	\$0	\$0
78	levothyroxine	\$5	\$8	\$5	\$9	\$0	\$3	\$9	\$7	\$5	\$2	\$0	\$0
79	LEVOXYL	\$5	\$10	\$5	\$10	\$0	\$3	\$9	\$7	\$5	\$2	\$0	\$0
80	LEXAPRO	\$29	\$25	\$40	\$32	\$25	NC	NC	\$46	\$25	\$25	\$73	\$70
81	LIPITOR	\$29	\$25	\$40	\$32	\$25	\$19	\$30	\$46	\$25	\$89	\$88	\$89
82	lisinopril	\$5	\$10	\$5	\$10	\$0	\$2	\$9	\$7	\$5	\$2	\$84	\$0
83	LOTREL	\$29	\$25	\$40	\$32	\$25	\$19	\$30	\$46	\$50	NC	NC	NC
84	lovastatin	\$5	\$10	\$5	\$10	\$0	\$9	\$9	\$7	\$5	\$2	\$86	\$0
85	LUNESTA	\$29	\$25	\$40	\$32	\$25	NC	NC	\$20	\$25	NC	NC	NC
86	meclizine	\$3	\$3	\$3	\$3	\$0	\$1	\$3	\$5	\$5	\$2	\$0	\$0
87	metformin hcl	\$5	\$8	\$5	\$8	\$0	\$2	\$7	\$7	\$5	\$2	\$0	\$0
88	methylphenidate	\$5	\$10	\$5	\$10	\$0	\$3	\$9	\$12	\$12	\$2	\$0	\$0
89	methylprednisolone	\$5	\$8	\$5	\$7	\$0	\$3	\$9	\$7	\$5	\$2	\$0	\$0
90	metoclopramide	\$4	\$4	\$4	\$4	\$0	\$1	\$5	\$5	\$5	\$2	\$0	\$0
91	metoprolol	\$3	\$3	\$3	\$3	\$0	\$1	\$4	\$4	\$4	\$2	\$0	\$0
92	metronidazole	\$5	\$6	\$5	\$6	\$0	\$2	\$7	\$6	\$5	\$2	\$0	\$0
93	minocycline	\$5	\$10	\$5	\$10	\$0	\$8	\$9	\$7	\$5	NC	NC	NC
94	mirtazapine	\$5	\$10	\$5	\$10	\$0	\$5	\$9	\$7	\$5	\$2	\$0	\$0
95	MOBIC	NC	NC	NC	NC	NC	NC	NC	NC	\$50	NC	NC	NC
96	nabumetone	\$5	\$10	\$5	\$10	\$0	\$43	\$9	\$7	\$5	\$2	\$0	\$0
97	naproxen	\$5	\$5	\$5	\$5	\$0	\$2	\$7	\$6	\$5	\$2	\$0	\$0
98	NASACORT AQ	\$29	\$25	\$40	\$32	\$25	\$19	\$30	\$46	\$50	NC	NC	NC
99	NASONEX	\$29	\$25	\$40	\$32	\$30	\$19	\$30	\$20	\$25	NC	NC	NC

What if You Have a Problem With Your Plan?

Your Medicare drug plan may deny coverage of a drug your doctor prescribes or change the price of the drug, and therefore your copay, during the year. The plan can also ask you to get prior approval before they will cover a drug, make you try lesser cost drugs first before paying for a high-priced, brand-name drug, or put limits on the quantity of a drug covered for one month.

If your doctor wants you to stay on the exact drug he or she prescribed, you may have to ask your plan for an exception (coverage determination). Your doctor will need to help you. If your plan does not agree to your request, you have the right to appeal. You may ask for assistance from an ABC-CO or SHIP counselor; however, you or your doctor will need to file the actual appeal. Your plan must provide you with clear instructions as to how and when to file the appeal.

If you have a complaint about your prescription drug plan you should file that complaint with the plan. If the plan doesn't respond to your complaint or the issue is not resolved to your satisfaction, you are encouraged to call Medicare or a Colorado SHIP counselor. SHIP counselors help people understand their rights and understand the issues. They are available to counsel you at no charge.

		AARP Medicare Rx Plan Saver	AARP Medicare Rx Plan	AARP Medicare Rx Plan Enhanced	Advantage Star Plan by RxAmerica	Advantage Freedom Plan by RxAmerica	Advantra Rx Value (Coventry)	Advantra Rx Premier (Coventry)	Advantra Rx Premier Plus (Coventry)	Aetna Medicare Rx Essentials	Aetna Medicare Rx Plus	Aetna Medicare Rx Premier	Blue Medicare Rx Plus	Blue Medicare Rx Premier	Blue Medicare Rx Premier	CIGNATURE RX Value Plan	CIGNATURE Rx Plus Plan	CIGNATURE Rx Complete Plan	Community Care Rx Basic	Community Care Rx Choice	Community Care Rx Gold	Envision Rx Plus Standard
100	NEXIUM	\$20	\$28	\$28	\$34	\$20	NC	\$56	\$68	\$35	\$30	\$20	NC	\$60	\$60	\$60	\$50	\$50	\$34	\$20	\$25	\$20
101	NIASPAN	\$20	\$28	\$28	\$5	\$20	\$25	\$20	\$23	NC	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$15	\$20	\$25	\$14
102	nitroglycerin	\$5	\$6	\$6	\$5	\$5	NC	NC	NC	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$7
103	NORVASC	\$46	\$28	\$28	NC	\$16	\$64	\$56	\$64	\$35	\$30	\$20	\$30	\$30	\$30	\$60	\$50	\$50	\$17	\$20	\$25	\$15
104	omeprazole	\$5	\$6	\$6	NC	\$7	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$6
105	OMNICEF	\$20	\$28	\$28	\$35	\$20	\$25	\$20	\$23	NC	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$35	\$20	\$25	\$35
106	ORTHO EVRA	\$19	\$19	\$19	\$4	\$17	\$19	\$19	\$19	NC	\$17	\$17	\$17	\$17	\$17	\$17	\$17	\$17	NC	NC	NC	\$4
107	oxybutynin chloride	\$5	\$6	\$6	\$4	\$4	\$6	\$5	\$1	\$4	\$0	\$0	\$6	\$6	\$6	\$0	\$3	\$3	\$0	\$0	\$5	\$2
108	oxycodone	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$8	\$8	\$8	\$0	\$4	\$4	\$0	\$0	\$5	\$2
109	oxycodone/APAP	\$5	\$5	\$5	\$5	\$5	\$6	\$5	\$1	\$4	\$0	\$0	\$5	\$5	\$5	\$0	\$4	\$4	\$0	\$0	\$5	\$1
110	paroxetine	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$5
111	penicillin vk (potassium)	\$5	\$6	\$6	\$19	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$6	\$6	\$6	\$0	\$4	\$4	\$0	\$0	\$5	\$9
112	PLAVIX	\$45	\$68	\$68	\$32	\$20	\$25	\$20	\$23	\$35	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$32	\$20	\$25	\$30
113	potassium chloride	\$5	\$6	\$6	\$5	\$5	\$2	\$2	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$2	\$1
114	PRAVACHOL	\$45	\$68	\$68	NC	\$35	NC	NC	NC	NC	\$60	\$40	\$60	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	NC
115	prednisone	\$5	\$6	\$6	\$5	\$5	\$3	\$3	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$3	\$1
116	PREMARIN	\$20	\$28	\$28	\$9	\$20	\$25	\$20	\$23	NC	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$9	\$20	\$25	\$8
117	PREVACID	\$20	\$28	\$28	\$34	\$20	NC	NC	NC	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	NC	NC	NC	NC
118	promethazine	\$45	\$68	\$68	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$3
119	propoxyphene-N/ acetaminophen	\$5	\$6	\$6	\$5	\$5	\$5	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$1
120	propranolol	\$5	\$6	\$6	\$5	\$5	\$4	\$4	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$1
121	PROTONIX	\$20	\$28	\$28	NC	\$27	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$0	\$4	\$4	\$28	\$20	\$25	\$19
122	quinapril	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$6
123	ranitidine	\$5	\$6	\$6	\$5	\$5	\$5	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$20	\$5	\$1
124	RISPERDAL	\$20	\$28	\$28	\$29	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$29	\$20	\$25	\$29
125	SEROQUEL	\$20	\$28	\$28	\$14	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$15	\$20	\$25	\$12
126	SINGULAIR	\$20	\$28	\$28	\$24	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$24	\$20	\$25	\$22
127	spironolactone	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$2
128	STRATTERA	\$45	\$68	\$68	\$31	\$20	NC	\$56	\$68	\$35	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$31	\$20	\$25	\$27
129	SYNTHROID	\$20	\$28	\$28	\$4	\$20	\$14	\$14	\$14	NC	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$4	\$16	\$16	NC
130	TOPAMAX	\$46	\$28	\$27	\$13	\$20	\$25	\$52	\$52	\$35	\$52	\$40	\$30	\$30	\$30	\$60	\$30	\$30	\$27	\$45	\$50	\$13
131	TOPROL	NC	\$68	\$27	\$7	\$20	\$25	\$20	\$23	\$26	\$26	\$20	\$26	\$30	\$30	\$20	\$26	\$27	\$7	\$20	\$25	\$6
132	trazodone	\$5	\$5	\$5	\$4	\$5	\$5	\$5	\$1	\$4	\$0	\$0	\$5	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$1
133	triamcinolone acetonide	\$3	\$3	\$3	\$3	\$5	\$3	\$3	\$1	\$2	\$0	\$0	\$3	\$10	\$10	\$0	\$4	\$3	\$0	\$0	\$3	\$1
134	triamterine/HCTZ	\$5	\$6	\$6	\$5	\$5	\$8	\$5	\$1	\$5	\$0	\$0	\$6	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$1
135	TRICOR	\$49	\$28	\$28	\$25	\$20	NC	\$56	\$68	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$25	\$20	\$25	\$21
136	trimethoprim/sulfa	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$3
137	VALTREX	\$46	\$28	\$28	\$38	\$20	\$65	\$56	\$68	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$38	\$20	\$25	\$32
138	verapamil	\$4	\$6	\$4	\$3	\$5	\$4	\$4	\$1	\$3	\$0	\$0	\$4	\$10	\$10	\$0	\$3	\$3	\$0	\$0	\$5	\$1
139	VIAGRA	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
140	VYTORIN	\$20	\$28	\$28	\$21	\$20	\$25	\$20	\$23	\$35	\$30	\$20	\$60	\$60	\$60	\$20	\$30	\$30	NC	NC	NC	NC
141	warfarin sodium	\$5	\$6	\$6	\$5	\$5	\$9	\$5	\$1	\$5	\$0	\$0	\$10	\$10	\$10	\$0	\$4	\$4	\$0	\$0	\$5	\$3
142	WELLBUTRIN	NC	\$30	\$30	NC	\$11	NC	NC	NC	NC	\$45	\$40	NC	\$60	\$60	\$60	\$44	\$44	NC	NC	NC	NC
143	XALATAN	\$46	\$56	\$56	\$14	\$20	\$56	\$56	\$56	\$35	\$30	\$20	\$30	\$30	\$30	\$20	\$30	\$30	\$15	\$20	\$25	\$13
144	YASMIN	\$20	\$28	\$28	\$11	\$20	NC	NC	NC	NC	\$44	\$40	NC	\$60	\$60	\$20	\$30	\$30	\$23	\$45	\$46	NC
145	ZETIA	\$20	\$28	\$28	\$21	\$20	\$25	\$20	\$23	\$35	\$60	\$40	\$30	\$30	\$30	\$20	\$30	\$30	\$21	\$20	\$25	\$20
146	ZITHROMAX	NC	\$68	\$68	NC	\$59	NC	NC	NC	NC	\$60	\$40	NC	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	NC
147	ZOCOR	NC	\$68	\$68	NC	\$35	NC	NC	NC	NC	\$60	\$40	NC	\$60	\$60	\$60	\$50	\$50	NC	NC	NC	NC
148	ZOLOFT	NC	\$68	\$68	\$20	\$20	\$25	\$20	\$23	\$35	\$60	\$40	\$30	\$30	\$30	\$60	\$50	\$50	NC	NC	NC	NC
149	ZYPREXA	\$46	\$28	\$28	\$52	\$20	\$65	\$56	\$68	\$35	\$30	\$20	\$30	\$30	\$30	\$60	\$30	\$30	\$53	\$20	\$25	\$45
150	ZYRTEC	\$46	\$63	\$63	\$16	\$20	\$64	\$56	\$64	NC	\$60	\$40	\$30	\$30	\$30	\$60	\$50	\$50	NC	\$45	\$50	NC

16 Chart 3: Colorado Stand-Alone Medicare Prescription Drug Plans

	EnvisionRx Plus Gold	First Health Select	Health Net Orange Option 1	Health Net Orange Option 2	Health Net Orange Option 3	HealthSpring Prescription Drug Plan Reg 27	Humana PDP Standard	Humana PDP Enhanced	Humana PDP Complete	Medco YOURx PLAN	Medicare RX Rewards Value	Medicare RX Rewards Premier	NMHC Medicare PDP Gold	Prescription Pathway Gold (Penn Life)	Prescription Pathway Bronze (Penn Life)	Prescription Pathway Platinum (Penn Life)	RMHP Defined Standard Medicare PDP Plan	RMHP Enhanced Alternative Medicare PDP	SAMASscript	SierraRx	SierraRx Basic	
100	NEXIUM	\$20	\$61	NC	\$60	\$60	NC	\$33	\$30	\$30	\$34	NC	\$60	\$45	\$37	\$35	\$31	NC	NC	\$34	NC	NC
101	NIASPAN	\$35	\$24	\$31	\$30	\$30	\$14	\$14	\$30	\$30	\$34	\$29	\$30	\$19	\$37	\$14	\$31	\$14	\$17	\$14	\$29	\$14
102	nitroglycerin	\$0	NC	\$0	\$5	\$6.50	\$7	\$4	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$13	\$7	\$11	\$15	\$11	NC	NC
103	NORVASC	\$20	\$29	\$31	\$30	\$30	\$16	\$16	\$30	\$30	\$34	\$29	\$30	\$21	\$37	\$16	\$31	\$16	\$20	\$16	\$29	\$16
104	omeprazole	\$0	\$6	\$30	\$30	\$30	\$7	\$7	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$8	\$7	NC	NC	\$11	\$2	\$7
105	OMNICEF	\$20	\$24	\$31	\$30	\$30	\$35	\$34	\$30	\$30	\$34	\$29	\$30	\$46	\$37	\$35	\$31	\$35	\$43	\$35	NC	NC
106	ORTHO EVRA	\$18	\$19	\$17	\$17	\$17	NC	\$4	\$17	\$16	\$13	\$17	\$17	NC	\$17	\$4	\$17	\$4	\$5	\$4	\$16	\$4
107	oxybutynin chloride	\$0	\$6	\$0	\$4	\$4	\$1	\$1	\$3	\$3	\$5	\$5	\$6	\$12	\$7	\$2	\$7	\$1	\$5	\$2	\$2	\$1
108	oxycodone	\$0	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$8	\$11	\$7	\$2	\$4	\$2	\$7	\$2	\$2	\$1
109	oxycodone/APAP	\$0	\$6	\$0	\$5	\$5	\$1	\$1	\$5	\$5	\$5	\$5	\$5	NC	\$7	\$1	\$7	\$1	\$5	\$2	\$2	\$1
110	paroxetine	\$0	\$6	\$0	\$5	\$6.50	\$7	\$7	\$5	\$6	\$5	\$5	\$10	\$12	\$7	\$17	\$7	\$6	\$15	\$10	\$24	\$6
111	penicillin vk (potassium)	\$0	\$6	\$9	\$12	\$12	NC	\$9	\$5	\$6	\$5	\$5	\$6	NC	\$7	\$3	\$7	\$2	\$9	\$10	NC	NC
112	PLAVIX	\$20	\$24	\$31	\$30	\$30	\$32	\$31	\$30	\$30	\$34	\$29	\$30	\$42	\$37	\$32	\$31	\$32	\$38	\$32	\$29	\$31
113	potassium chloride	\$0	\$2	\$0	\$5	\$6.50	\$1	\$0	\$2	\$2	\$2	\$2	\$2	NC	\$7	\$1	\$7	\$1	\$2	\$1	\$2	\$0
114	PRAVACHOL	NC	NC	NC	\$60	\$60	NC	\$34	\$60	\$60	NC	NC	\$60	NC	NC	NC	NC	\$35	\$42	\$35	NC	NC
115	prednisone	\$0	\$3	\$0	\$5	\$6.50	\$1	\$1	\$2	\$2	\$3	\$3	\$3	NC	\$7	\$1	\$7	\$1	\$3	\$1	\$2	\$1
116	PREMARIN	\$20	\$24	\$31	\$30	\$30	\$9	\$8	\$30	\$30	\$26	\$29	\$30	\$11	\$37	\$9	\$31	\$9	\$11	\$9	\$29	\$8
117	PREVACID	NC	NC	NC	\$60	\$60	NC	\$34	\$30	\$30	\$34	\$29	\$30	NC	\$37	\$35	\$31	\$35	\$42	\$34	\$29	\$33
118	promethazine	\$0	\$6	\$0	\$5	\$6.50	\$4	\$3	\$5	\$5	\$5	\$5	\$10	NC	\$7	\$4	\$7	\$3	\$13	\$4	\$2	\$3
119	propoxyphene-N/acetaminophen	\$0	\$5	\$0	\$5	\$6.50	\$2	\$1	\$5	\$5	\$5	\$5	\$5	NC	NC	NC	NC	\$1	\$6	\$2	NC	NC
120	propranolol	\$0	\$4	\$0	\$5	\$6.50	\$1	\$1	\$3	\$3	\$4	\$4	\$4	NC	\$7	\$1	\$7	\$1	\$3	\$1	\$2	\$1
121	PROTONIX	\$20	\$24	\$30	\$30	\$30	\$27	\$27	\$60	\$60	NC	\$29	\$30	\$58	NC	NC	NC	\$28	\$33	\$27	NC	NC
122	quinapril	\$0	\$6	NC	\$60	\$60	\$7	\$8	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$8	\$7	\$7	\$15	\$7	\$2	\$8
123	ranitidine	\$0	\$5	\$1	\$2	\$2	\$1	\$1	\$3	\$3	\$5	\$5	\$8	\$12	\$7	\$1	\$7	\$1	\$4	\$2	\$2	\$1
124	RISPERDAL	\$35	\$24	\$31	\$30	\$30	\$29	\$28	\$30	\$30	\$34	\$29	\$30	\$38	\$37	\$29	\$31	\$29	\$35	\$29	\$29	\$28
125	SEROQUEL	\$20	\$24	\$14	\$60	\$60	\$14	\$14	\$30	\$30	\$34	\$29	\$30	\$19	\$37	\$14	\$31	\$14	\$17	\$14	\$29	\$14
126	SINGULAIR	\$35	\$24	\$31	\$30	\$30	\$24	\$23	\$30	\$30	\$34	\$29	\$30	\$31	\$37	\$24	\$31	\$24	\$29	\$24	\$29	\$23
127	spironolactone	\$0	\$6	\$0	\$5	\$6.50	\$2	\$2	\$5	\$5	\$5	\$5	\$9	\$12	\$7	\$3	\$7	\$2	\$8	\$3	\$2	\$2
128	STRATTERA	\$20	\$55	\$31	\$30	\$30	\$31	\$30	\$60	\$60	\$34	\$29	\$30	\$65	NC	NC	NC	\$31	\$37	\$31	NC	NC
129	SYNTHROID	NC	\$14	\$31	\$30	\$30	NC	\$3	\$13	\$13	\$16	\$14	\$14	NC	\$37	\$4	\$31	\$4	\$5	\$4	\$13	\$3
130	TOPAMAX	\$35	\$24	\$31	\$30	\$30	\$13	\$13	\$51	\$51	\$35	\$29	\$30	\$17	\$37	\$13	\$31	\$13	\$16	\$13	\$29	\$13
131	TOPROL	\$20	\$24	\$26	\$26	\$26	\$7	\$6	\$26	\$26	\$27	\$26	\$26	\$9	\$27	\$7	\$27	\$7	\$8	\$7	\$25	\$6
132	trazodone	\$0	\$5	\$0	\$4	\$4.00	\$1	\$1	\$4	\$4	\$5	\$5	\$5	\$12	\$6	\$1	\$6	\$1	\$4	\$2	\$2	\$1
133	triamcinolone acetonide	\$0	\$3	\$0	\$2	\$2.00	\$1	\$1	\$2	\$2	\$3	\$3	\$3	\$3	\$3	\$1	\$3	\$1	\$3	\$1	\$2	\$1
134	triamterine/HCTZ	\$0	\$6	\$0	\$5	\$5.00	\$2	\$2	\$5	\$5	\$5	\$5	\$6	NC	\$7	\$2	\$6	\$2	\$8	\$2	\$2	\$1
135	TRICOR	\$20	\$44	\$31	\$30	\$30	\$25	\$24	\$30	\$30	\$34	\$29	\$30	\$32	\$37	\$25	\$31	\$25	\$30	\$25	\$29	\$24
136	trimethoprim/sulfa	\$0	\$6	\$0	\$5	\$7.00	\$5	\$3	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$5	\$7	\$3	\$11	\$5	\$2	\$1
137	VALTREX	\$20	\$68	\$31	\$30	\$30	\$38	\$37	\$30	\$30	\$34	\$29	\$30	\$50	\$37	\$38	\$31	\$38	\$46	\$38	NC	NC
138	verapamil	\$0	\$4	\$0	\$3	\$3.00	\$1	\$1	\$3	\$3	\$5	\$4	\$10	\$12	\$5	\$1	\$5	\$1	\$4	\$2	\$2	\$1
139	VIAGRA	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
140	VYTORIN	NC	\$24	NC	\$30	\$30	NC	\$21	\$30	\$30	\$34	NC	\$60	\$28	\$37	\$21	\$60	\$21	\$26	\$21	NC	NC
141	warfarin sodium	\$0	\$6	\$0	\$5	\$7	\$4	\$2	\$5	\$5	\$5	\$5	\$10	\$12	\$7	\$4	\$7	\$3	\$13	\$3	\$2	\$2
142	WELLBUTRIN	NC	NC	\$31	\$30	\$30	NC	\$11	\$43	\$43	NC	NC	\$44	NC	NC	NC	NC	\$11	\$14	\$11	NC	NC
143	XALATAN	\$20	\$25	NC	\$56	\$56	\$14	\$14	\$30	\$30	\$34	\$29	\$30	\$19	\$37	\$14	\$31	\$14	\$17	\$14	NC	NC
144	YASMIN	NC	NC	\$31	\$30	\$30	NC	\$11	\$43	\$43	NC	NC	\$60	NC	\$37	\$11	\$31	\$11	\$14	\$11	\$29	\$11
145	ZETIA	\$20	\$24	NC	\$60	\$60	\$21	\$20	\$30	\$30	\$34	\$29	\$30	\$27	\$37	\$21	\$31	\$21	\$25	\$21	\$29	\$20
146	ZITHROMAX	NC	NC	\$31	\$30	\$30	NC	\$58	\$60	\$60	NC	NC	\$60	NC	NC	NC	NC	\$60	\$72	\$59	NC	NC
147	ZOCOR	NC	NC	\$31	\$30	\$30	NC	\$35	\$60	\$60	NC	NC	\$60	NC	NC	NC	NC	\$36	\$43	\$35	NC	NC
148	ZOLOFT	NC	\$24	\$31	\$60	\$60	\$20	\$19	\$60	\$60	NC	\$29	\$60	\$35	NC	NC	NC	\$20	\$24	\$20	NC	NC
149	ZYPREXA	\$20	\$94	\$31	\$30	\$30	\$52	\$51	\$30	\$30	\$34	\$29	\$30	\$69	\$37	\$53	\$31	\$53	\$64	\$52	\$29	\$51
150	ZYRTEC	NC	\$29	NC	\$60	\$60	\$16	\$16	\$60	\$60	\$34	\$29	\$30	NC	\$37	\$16	\$31	\$16	\$19	\$16	NC	NC

		SierraRX Plus	SilverScript	SilverScript Plus	SilverScript Complete	Sterling Rx	Sterling Rx Plus	UA Medicare Part D Rx Coverage Silver Plan	UA Medicare Part D Prescription Drug Coverage	UnitedHealth Rx Basic	UnitedHealth Rx Extended	WellCare Classic	WellCare Signature	WellCare Complete
100	NEXIUM	\$60	\$29	\$25	\$40	\$32	\$60	\$34	\$30	\$20	\$25	NC	NC	NC
101	NIASPAN	\$30	\$29	\$25	\$40	\$32	\$30	\$14	\$30	\$20	\$25	NC	NC	NC
102	nitroglycerin	NC	\$5	\$10	\$5	\$10	\$0	\$9	\$9	\$7	\$5	\$0	\$0	\$0
103	NORVASC	\$30	\$29	\$25	\$40	\$32	\$25	\$16	\$30	\$46	\$25	\$20	\$58	\$20
104	omeprazole	\$5	\$5	\$10	\$5	\$10	\$0	\$12	\$9	\$7	\$5	\$0	\$0	\$0
105	OMNICEF	\$60	\$29	\$25	\$40	\$32	\$25	\$35	\$30	\$20	\$25	NC	NC	NC
106	ORTHO EVRA	\$16	\$17	\$17	\$17	\$17	\$17	\$4	\$17	\$19	\$19	\$6	\$17	\$17
107	oxybutynin chloride	\$5	\$5	\$7	\$5	\$7	\$0	\$1	\$5	\$6	\$5	\$2	\$0	\$0
108	oxycodone	\$5	\$5	\$6	\$5	\$6	\$0	\$2	\$9	\$7	\$5	\$2	\$0	\$0
109	oxycodone/APAP	\$5	\$5	\$5	\$5	\$5	\$0	\$2	\$6	\$5	\$5	\$2	\$0	\$0
110	paroxetine	\$5	\$5	\$10	\$5	\$38	\$0	\$9	\$9	\$7	\$5	\$2	\$0	\$0
111	penicillin vk (potassium)	NC	\$5	\$10	\$5	\$38	\$0	\$9	\$9	\$7	\$5	\$2	\$0	\$0
112	PLAVIX	\$30	\$29	\$25	\$40	\$32	\$25	\$32	\$30	\$46	\$50	\$43	\$91	\$70
113	potassium chloride	\$2	\$2	\$2	\$2	\$2	\$0	\$1	\$2	\$2	\$2	\$2	\$0	\$0
114	PRAVACHOL	\$60	NC	NC	NC	NC	NC	NC	NC	NC	\$50	NC	NC	NC
115	prednisone	\$2	\$3	\$3	\$3	\$2	\$0	\$1	\$3	\$3	\$3	\$2	\$0	\$0
116	PREMARIN	\$30	\$29	\$25	\$34	\$32	\$25	\$9	\$35	\$20	\$25	\$12	\$34	\$20
117	PREVACID	\$30	\$29	\$25	\$40	\$32	\$25	\$34	\$30	\$20	\$25	NC	NC	NC
118	promethazine	\$5	\$5	\$10	\$5	\$10	\$0	\$4	\$9	\$14	\$14	\$2	\$0	\$0
119	propoxyphene-N/ acetaminophen	\$5	NC	NC	NC	NC	NC	\$2	\$7	\$7	\$5	\$2	\$0	\$0
120	propranolol	\$3	\$4	\$4	\$4	\$3	\$0	\$1	\$4	\$7	\$5	\$2	\$0	\$0
121	PROTONIX	\$60	NC	NC	NC	NC	NC	\$27	\$60	\$20	\$25	\$37	\$91	\$70
122	quinapril	\$5	\$5	\$10	\$5	\$10	\$0	\$8	\$9	\$7	\$5	\$2	\$0	\$0
123	ranitidine	\$4	\$5	\$5	\$5	\$4	\$0	\$1	\$5	\$6	\$5	\$2	\$0	\$0
124	RISPERDAL	\$30	\$29	\$25	\$40	\$32	\$25	\$29	\$30	\$20	\$25	\$39	\$58	\$20
125	SEROQUEL	\$54	\$29	\$25	\$40	\$32	\$25	\$14	\$30	\$20	\$25	\$19	\$56	\$20
126	SINGULAIR	\$60	\$29	\$25	\$40	\$32	\$25	\$24	\$30	\$20	\$25	\$32	\$58	\$20
127	spironolactone	\$5	\$5	\$8	\$5	\$8	\$0	\$3	\$9	\$7	\$5	\$2	\$0	\$0
128	STRATTERA	\$60	\$29	\$25	\$40	\$32	\$25	\$31	\$30	\$46	\$50	NC	NC	NC
129	SYNTHROID	\$13	\$13	\$13	\$13	\$14	\$14	\$4	\$16	\$14	\$14	\$5	\$14	\$14
130	TOPAMAX	\$50	\$29	\$25	\$40	\$32	\$25	\$30	\$13	\$46	\$25	\$18	\$52	\$20
131	TOPROL	\$25	\$26	\$25	\$26	\$27	\$25	\$27	\$7	NC	\$27	\$9	\$26	\$20
132	trazodone	\$4	\$4	\$4	\$4	\$4	\$0	\$5	\$1	\$5	\$5	\$2	\$0	\$0
133	triamcinolone acetonide	\$2	\$3	\$3	\$3	\$2	\$0	\$3	\$1	\$3	\$3	\$2	\$0	\$0
134	triamterine/HCTZ	\$5	\$5	\$6	\$5	\$6	\$0	\$9	\$2	\$7	\$5	\$2	\$0	\$0
135	TRICOR	\$30	\$29	\$25	\$40	\$32	\$25	\$30	\$25	\$46	\$25	NC	NC	NC
136	trimethoprim/sulfa	\$5	\$5	\$10	\$5	\$10	\$0	\$9	\$5	\$7	\$5	\$2	\$0	\$0
137	VALTREX	\$60	\$29	\$25	\$40	\$32	\$25	\$30	\$38	\$46	\$25	\$51	\$58	\$20
138	verapamil	\$3	\$3	\$3	\$3	\$3	\$0	\$5	\$1	\$4	\$4	\$2	\$0	\$0
139	VIAGRA	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
140	VYTORIN	\$30	\$29	\$25	\$40	\$32	\$25	\$30	\$21	\$20	\$25	NC	NC	NC
141	warfarin sodium	\$5	\$5	\$10	\$5	\$10	\$0	\$9	\$4	\$7	\$5	\$2	\$0	\$0
142	WELLBUTRIN	NC	NC	NC	NC	NC	NC	NC	NC	NC	\$30	NC	NC	NC
143	XALATAN	\$57	NC	\$55	NC	\$45	\$14	\$30	\$14	\$46	\$50	NC	NC	NC
144	YASMIN	\$30	\$29	\$25	\$40	\$32	\$25	NC	NC	\$20	\$25	\$15	\$44	\$20
145	ZETIA	\$30	\$29	\$25	\$40	\$32	\$25	\$30	\$21	\$20	\$25	\$28	\$58	\$20
146	ZITHROMAX	NC	NC	NC	NC	NC	NC	NC	NC	NC	\$50	NC	NC	NC
147	ZOCOR	\$60	NC	NC	NC	NC	NC	NC	NC	NC	\$50	NC	NC	NC
148	ZOLOFT	\$60	\$29	\$70	\$40	\$45	\$27	NC	NC	NC	\$50	NC	NC	NC
149	ZYPREXA	\$60	\$29	\$25	\$40	\$32	\$25	\$30	\$52	\$46	\$25	\$71	\$91	\$70
150	ZYRTEC	\$60	NC	\$63	NC	\$45	\$16	\$30	\$16	\$46	\$50	NC	NC	NC

Interesting Changes From 2006 to 2007 in Colorado Stand-Alone Plans

There were 44 stand-alone drug plan options in 2006. In 2007 there are 23 companies offering 55 options. Some plan premiums have gone up; some are about the same.

We have new companies offering coverage that we haven't seen in Colorado previously. Some are so new to the area that we had trouble finding telephone numbers and websites in the two weeks we had to research and print this publication. Many of those are connected to health providers in other parts of the country who are expanding their coverage into Colorado.

In 2006, only one stand-alone plan had no coverage gap. For 2007 that plan has a gap with generics covered only. Another company has the only plan that covers all formulary drugs in the gap for 2007. There are 15 plans that include generic drugs in the gap.

Website information for another plan says it will cover all Part D drugs and a Bonus Drug List including drugs that are excluded from Part D coverage, such as benzodiazepines, barbiturates, and some vitamins.

You should have the "annual notice of change" information from your 2006 plan, letting you know their changes for 2007. You have an open enrollment period from November 15 through December 31 in which you can choose prescription drug coverage or switch plans. There are interesting changes and options for 2007. You may want to compare your options.

18 Chart 4: Colorado Managed Care Prescription Drug Plans

		Anthem Sure Value HMO	Anthem Security Choice Plus PFFS-080	Anthem Security Choice Enhanced Plus PFFS-084	Anthem Security Choice Plus PFFS-081	Anthem Security Choice Enhanced Plus PFFS-085	Blue Cross Blue Shield of Colorado Smart Value Plus PFFS-002	Colorado Access Advantage SNP-001	Coventry Advantra Freedom 5 PFFS-110	Denver Health Medicare Select HMO-002	Denver Health Medicare Choice SNP-001	EverCare DH	Evercare IP	Humana Gold Choice PFFS-148	Humana Gold Choice PFFS-061, 063, 161, 162	Humana Choice PPO001, 002, 003	Kaiser Senior Advantage CORE MAPD-HMO	Kaiser Senior Advantage Silver MAPD-HMO	Kaiser Senior Advantage Gold MAPD-HMO	Kaiser Senior Advantage Medicare Medicaid SNP
1	acetaminophen/codeine	\$10	\$2	\$2	\$10	\$10	\$10	\$1	\$2	\$18	\$2	\$5	\$5	\$0	\$4	\$10	NC	NC	NC	NC
2	ACIPHEX	\$60	\$60	\$60	\$60	\$60	\$60	\$3	\$65	\$42	NC	\$65	\$65	\$33	\$60	\$50	NC	NC	NC	NC
3	ACTONEL	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$65	\$3	\$5	\$65	\$65	\$18	\$30	\$30	NC	NC	NC	NC
4	ACTOS	\$30	\$30	\$30	\$6	\$6	\$30	\$3	\$25	NC	\$5	\$35	\$30	\$41	\$30	\$30	NC	NC	NC	NC
5	acyclovir	\$6	\$6	\$6	\$30	\$30	\$6	\$1	\$2	\$20	\$2	\$5	\$5	\$2	\$4	\$7	\$10	\$10	\$10	\$2
6	ADDERALL	\$30	\$30	\$30	\$10	\$10	\$30	\$3	\$25	\$4	NC	\$35	\$30	\$16	\$60	\$50	\$30	\$30	\$25	\$5
7	ADVAIR	\$30	\$30	\$30	\$6	\$6	\$30	\$3	\$2	NC	\$5	\$35	\$30	\$19	\$30	\$30	\$30	\$30	\$25	\$5
8	albuterol	\$10	\$10	\$10	\$30	\$30	\$10	\$1	\$2	\$1	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
9	ALLEGRA	NC	NC	\$60	NC	NC	NC	NC	\$2	\$11	NC	\$35	\$30	\$19	\$60	\$50	NC	NC	NC	NC
10	allopurinol	\$6	\$6	\$6	\$55	\$55	\$6	\$1	\$2	NC	\$1	\$5	\$5	\$1	\$4	\$4	\$10	\$10	\$10	\$2
11	ALPHAGAN P	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$43	\$14	\$5	\$35	\$30	\$11	\$30	\$30	NC	NC	NC	NC
12	alprazolam	NC	\$10	\$10	\$3	\$3	NC	NC	\$2	NC	NC	NC	NC	NC	NC	\$19	NC	NC	NC	NC
13	ALTACE	\$55	\$55	\$55	\$5	\$5	\$55	NC	\$55	\$13	\$5	\$35	\$30	\$14	\$30	\$30	NC	NC	NC	NC
14	AMARYL	NC	NC	\$40	\$30	\$30	NC	NC	NC	\$1	NC	\$35	\$30	\$10	\$39	\$39	NC	NC	NC	NC
15	AMBIEN	\$30	\$30	\$30	\$4	\$4	\$30	\$3	\$53	\$1	\$5	\$35	\$30	\$12	\$49	\$49	NC	NC	NC	NC
16	amitriptyline	\$4	\$3	\$3	\$30	\$30	\$4	\$1	\$2	\$37	\$1	\$5	\$5	\$1	\$2	\$2	\$10	\$10	\$10	\$2
17	amoxicillin	\$5	\$5	\$5	\$49	\$49	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$4	\$4	\$8	\$8	\$8	\$1
18	ARICEPT	\$30	\$30	\$30	\$10	\$10	\$30	\$3	\$25	\$24	\$5	\$35	\$30	\$36	\$30	\$30	\$30	\$30	\$25	\$5
19	atenolol	\$4	\$4	\$4	\$8	\$8	\$4	\$1	\$2	\$15	\$1	\$5	\$5	\$1	\$3	\$3	\$8	\$8	\$8	\$1
20	AVANDIA	\$30	\$30	\$30	\$7	\$7	\$30	\$3	\$25	\$3	\$5	\$35	\$30	\$23	\$30	\$30	NC	NC	NC	NC
21	AVAPRO	\$49	\$49	\$49	\$7	\$7	\$49	NC	\$25	\$3	\$5	\$35	\$30	\$12	\$30	\$30	NC	NC	NC	NC
22	azithromycin	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$10	\$2	\$5	\$5	\$26	\$4	\$10	\$10	\$10	\$10	\$2
23	benazepril	\$8	\$8	\$8	\$8	\$8	\$8	NC	\$2	\$42	\$2	\$5	\$5	\$2	\$4	\$10	NC	NC	NC	NC
24	bisoprolol/HCTZ	\$9	\$7	\$7	\$7	\$7	\$9	\$1	\$2	\$3	\$2	\$5	\$5	\$2	\$4	\$9	NC	NC	NC	NC
25	bupirone hcl	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$10	\$2	\$5	\$5	\$2	\$4	\$7	NC	NC	NC	NC
26	butalbital/APAP/Caffeine	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	\$14	\$14	NC	NC	NC	NC	NC
27	carisoprodol	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$2	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
28	CELEBREX	\$60	\$60	\$60	\$60	\$60	\$60	\$3	\$65	\$29	\$5	\$65	\$65	\$22	\$30	\$30	NC	NC	NC	NC
29	cephalexin	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$3	\$2	\$5	\$5	\$2	\$4	\$8	\$10	\$10	\$10	\$2
30	ciprofloxacin	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$3	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
31	citalopram	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$8	\$2	\$5	\$5	\$2	\$4	\$8	\$10	\$10	\$10	\$2
32	CLARINEX	NC	NC	\$60	NC	\$60	NC	NC	\$65	NC	NC	\$65	\$65	\$20	\$60	\$50	NC	NC	NC	NC
33	clindamycin	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$3	\$2	\$5	\$5	\$5	\$4	\$10	\$10	\$10	\$10	\$2
34	clonidine	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
35	COMBIVENT	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$21	\$5	\$35	\$30	\$21	\$30	\$30	NC	NC	NC	NC
36	CONCERTA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	NC	NC	\$65	\$65	\$26	\$60	\$50	\$30	\$30	\$25	\$5
37	COREG	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$14	\$35	\$30	\$13	\$30	\$30	\$30	\$30	\$25	\$5
38	COUMADIN	\$26	\$26	\$26	\$26	\$26	\$26	\$3	\$25	\$4	\$7	\$35	\$30	\$7	\$25	\$24	\$30	\$30	\$25	\$5
39	COZAAR	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$51	\$5	\$13	\$65	\$65	\$13	\$50	\$50	NC	NC	NC	NC
40	CRESTOR	\$60	\$60	\$60	\$60	\$60	\$60	NC	\$25	\$5	\$21	\$65	\$65	\$21	\$30	\$30	NC	NC	NC	NC
41	cyclobenzaprine	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$1	\$2	\$5	\$5	\$1	\$4	\$5	\$10	\$10	\$10	\$2
42	CYMBALTA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$5	\$16	\$65	\$65	\$25	\$30	\$30	\$30	\$30	\$25	\$5
43	DEPAKOTE	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$18	\$35	\$30	\$18	\$30	\$30	\$30	\$30	\$25	\$5
44	DETROL	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$55	NC	NC	\$65	\$65	\$14	\$30	\$30	\$30	\$30	\$25	\$5
45	diclofenac sodium	\$30	\$10	\$10	\$10	\$10	\$10	\$1	\$2	NC	NC	\$5	\$5	\$3	\$4	\$10	NC	NC	NC	NC
46	Digitek	\$10	\$7	\$7	\$7	\$7	\$6	\$1	\$2	\$1	\$2	\$5	\$5	\$1	\$4	\$5	\$10	\$10	\$10	\$2
47	diltiazem hcl	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$2	\$15	\$5	\$5	\$14	\$4	\$10	NC	NC	NC	NC
48	DIOVAN	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$53	\$5	\$13	\$35	\$30	\$13	\$30	\$10	NC	NC	NC	NC
49	doxazosin	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$2	\$5	\$5	\$1	\$4	\$6	NC	NC	NC	NC
50	doxycycline	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$4	\$4	NC	NC	NC	NC

		RMHP All Rocky Mtn Health Plans	Secure Horizons Medicare Complete HMO Plans 1, 2, & 3	Secure Horizons Medicare Complete HMOs (H0609- 003, 011, 013, 014)	Secure Horizons Medicare Direct Plan 55 PFFS-014	Sterling Option II PFFS	Today's Options ValuePlus PFFS Plans	Today's Options Premier Plus PFFS Plans	United HealthCare Medicare Complete Essential 002 HMO	Wellcare Freedom PFFS-011	Wellcare Concert PFFS Plans	WellCare Summit PFFS Plans
1	acetaminophen/ codeine	\$8	\$2	\$5	\$1	\$10	\$7	\$7	\$4	\$0	\$0	\$0
2	ACIPHEX	\$58	\$60	\$60	\$34	\$149	NC	NC	\$58	NC	NC	NC
3	ACTONEL	\$38	\$29	\$29	\$18	\$30	\$31	\$31	\$28	\$54	\$28	\$28
4	ACTOS	\$38	\$29	\$29	\$42	\$30	\$31	\$31	\$28	NC	NC	NC
5	acyclovir	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
6	ADDERALL	\$58	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
7	ADVAIR	\$38	\$29	\$29	\$20	\$30	\$31	\$31	\$28	\$54	\$28	\$28
8	albuterol	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
9	ALLEGRA	\$58	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
10	allopurinol	\$8	\$5	\$5	\$1	\$5	\$6	\$6	\$4	\$0	\$0	\$0
11	ALPHAGAN P	\$38	\$29	\$29	\$11	\$30	\$31	\$31	\$28	\$43	\$28	\$28
12	alprazolam	NC	\$19	NC	NC	\$19	NC	\$5	NC	NC	NC	NC
13	ALTACE	\$38	\$29	\$29	\$14	\$40	\$31	\$31	\$28	NC	NC	NC
14	AMARYL	\$58	NC	NC	NC	NC	NC	NC	\$39	NC	NC	NC
15	AMBIEN	\$38	\$29	\$29	\$13	\$30	\$31	\$31	\$28	\$50	\$28	\$28
16	amitriptyline	\$8	\$4	\$4	\$1	\$3	\$5	\$5	\$3	\$0	\$0	\$0
17	amoxicillin	\$8	\$5	\$5	\$1	\$4	\$5	\$5	\$3	\$0	\$0	\$0
18	ARICEPT	\$38	\$29	\$29	\$37	\$30	\$31	\$31	\$28	\$64	\$58	\$58
19	atenolol	\$8	\$5	\$5	\$5	\$3	\$5	\$5	\$4	\$0	\$0	\$0
20	AVANDIA	\$58	\$29	\$29	\$23	\$30	\$31	\$31	\$28	\$54	\$28	\$28
21	AVAPRO	\$58	\$49	\$49	\$12	\$30	\$50	\$50	\$48	NC	NC	NC
22	azithromycin	\$8	\$5	\$5	\$38	\$10	\$7	\$7	\$4	\$0	\$0	\$0
23	benazepril	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
24	bisoprolol/HCTZ	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
25	bupirone hcl	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
26	butalbital/APAP/ Caffeine	NC	NC	NC	NC	NC	NC	\$7	NC	NC	NC	NC
27	carisoprodol	\$8	\$15	\$15	\$4	\$6	\$7	\$7	\$8	\$0	\$0	\$0
28	CELEBREX	\$58	\$60	\$60	\$23	\$30	\$61	\$61	\$58	NC	NC	NC
29	cephalexin	\$8	\$5	\$5	\$3	\$10	\$7	\$7	\$4	\$0	\$0	\$0
30	ciprofloxacin	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
31	citalopram	\$8	\$5	\$5	\$3	\$10	\$7	\$7	\$4	\$0	\$0	\$0
32	CLARINEX	NC	\$60	\$60	\$21	\$40	\$61	\$61	\$58	NC	NC	NC
33	clindamycin	\$8	\$5	\$5	\$5	\$10	\$7	\$7	\$4	\$0	\$0	\$0
34	clonidine	\$8	\$4	\$4	\$1	\$4	\$5	\$5	\$4	\$0	\$0	\$0
35	COMBIVENT	\$38	\$29	\$29	\$21	\$30	\$31	\$31	\$28	\$54	\$28	\$28
36	CONCERTA	\$38	\$60	\$60	\$26	\$40	\$61	\$61	\$58	NC	NC	NC
37	COREG	\$38	\$29	\$29	\$14	\$30	\$31	\$31	\$28	\$54	\$28	\$28
38	COUMADIN	\$38	\$26	\$26	\$7	\$26	\$27	\$27	\$26	\$26	\$26	\$26
39	COZAAR	\$38	\$51	\$51	\$13	\$30	\$31	\$31	\$51	\$51	\$28	\$28
40	CRESTOR	\$58	\$29	\$29	\$21	\$30	\$31	\$31	\$28	NC	NC	NC
41	cyclobenzaprine	\$8	\$9	\$9	\$2	\$6	\$7	\$7	\$6	\$0	\$0	\$0
42	CYMBALTA	\$58	\$29	\$29	\$26	\$30	\$61	\$61	\$28	\$64	\$58	\$58
43	DEPAKOTE	\$38	\$29	\$29	\$18	\$30	\$31	\$31	\$28	\$54	\$28	\$28
44	DETROL	\$38	\$55	\$55	\$14	\$40	\$31	\$31	\$55	NC	NC	NC
45	diclofenac sodium	\$8	\$5	\$5	\$4	NC	\$7	\$7	\$4	\$0	\$0	\$0
46	Digitek	\$8	\$5	\$5	\$2	\$6	\$7	\$7	\$4	\$0	\$0	\$0
47	diltiazem hcl	\$8	\$5	\$5	\$15	\$10	\$7	\$7	\$4	\$0	\$0	\$0
48	DIOVAN	\$58	\$29	\$29	\$13	\$30	\$31	\$31	\$28	\$53	\$28	\$28
49	doxazosin	\$8	\$5	\$5	\$4	\$9	\$7	\$7	\$4	\$0	\$0	\$0
50	doxycycline	\$8	\$5	\$5	\$1	\$4	\$7	\$7	\$4	\$0	\$0	\$0

What's a Medicare Health Plan?

Medicare Health Plans (HMO, PPO, PFFS, etc.) provide your Medicare Part A (hospital), your Part B (doctor) benefits, and usually a Part D prescription drug plan, all rolled into one package. This publication only focuses on those with drug coverage included. Typically, with these plans, Medicare pays the plan a monthly fee to provide your health care coverage, and your plan pays the providers for your services. You typically need to get all of your services through the plan. Some plans have a set network of providers; some have a preferred network, some have no network. You must have Medicare Part B to enroll in a plan, and live in the area the plan covers. You will receive all the regular Medicare-covered services, and often other services not covered by Medicare, such as dental and vision benefits.

20 Chart 4: Colorado Managed Care Prescription Drug Plans

		Anthem Sure Value HMO	Anthem Security Choice Plus PFFS-080	Anthem Security Choice Enhanced Plus PFFS-084	Anthem Security Choice Plus PFFS-081	Anthem Security Choice Enhanced Plus PFFS-085	Blue Cross Blue Shield of Colorado Smart Value Plus PFFS-002	Colorado Access Advantage SNP-001	Coventry Advantra Freedom 5 PFFS-110	Denver Health Medicare Select HMO-002	Denver Health Medicare Choice SNP-001	EverCare DH	Evercare IP	Humana Gold Choice PFFS-148	Humana Gold Choice PFFS-061, 063, 161, 162	Humana Choice PPO001, 002, 003	Kaiser Senior Advantage CORE MAPD-HMO	Kaiser Senior Advantage Silver MAPD-HMO	Kaiser Senior Advantage Gold MAPD-HMO	Kaiser Senior Advantage Medicare Medicaid SNP
51	EFFEXOR	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$17	\$35	\$30	\$16	\$30	\$30	NC	NC	NC	NC
52	enalapril	\$6	\$6	\$6	\$6	\$6	\$6	\$1	\$2	\$1	\$2	\$5	\$5	\$1	\$4	\$4	NC	NC	NC	NC
53	estradiol	\$6	\$6	\$6	\$6	\$6	\$6	\$1	\$2	\$1	\$2	\$5	\$5	\$2	\$4	\$7	\$10	\$10	\$10	\$2
54	EVISTA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$22	\$35	\$30	\$21	\$30	\$30	\$30	\$30	\$25	\$5
55	FLOMAX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$16	\$35	\$30	\$16	\$30	\$30	\$30	\$30	\$25	\$5
56	FLONASE	NC	NC	\$60	NC	\$60	NC	NC	NC	NC	NC	\$35	\$30	\$19	\$30	\$30	NC	\$91	NC	NC
58	FLUCONAZOLE	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$2	\$18	\$5	\$5	\$25	\$4	\$10	\$10	\$10	\$10	\$2
57	fluoxetine	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$2	\$3	\$5	\$5	\$1	\$4	\$6	\$10	\$10	\$10	\$2
59	FOSAMAX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$18	\$35	\$30	\$18	\$30	\$30	\$30	\$30	\$25	\$5
60	furosemide	\$3	\$3	\$3	\$3	\$3	\$3	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$8	\$8	\$8	\$1
61	gabapentin	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$10	\$2	\$5	\$5	\$7	\$4	\$10	NC	NC	NC	NC
62	gemfibrozil	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$3	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
63	glipizide ER	\$10	\$4	\$4	\$10	\$10	\$6	\$1	\$2	\$5	\$2	\$5	\$5	\$5	\$3	\$10	\$10	\$10	\$10	NC
64	glyburide	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$2	\$1	\$5	\$5	\$2	\$4	\$7	\$10	\$10	\$10	\$2
65	glyburide metformin hcl	\$10	\$10	\$10	\$10	\$10	\$10	NC	\$2	\$4	\$2	\$5	\$5	\$4	\$4	\$10	NC	\$25	NC	NC
66	GLYCOLAX	\$10	\$10	\$10	\$10	\$10	\$10	NC	\$2	\$5	\$2	\$5	\$5	\$4	\$4	\$10	NC	NC	NC	NC
67	hydrochlorothiazide (HCTZ)	\$3	\$3	\$3	\$3	\$3	\$3	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$2	\$3	\$8	\$8	\$8	\$1
68	hydrocodone/apap	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	NC	NC	NC	NC
69	hydroxyzine	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$4	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
70	HYZAAR	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$65	\$17	\$5	\$65	\$65	\$17	\$60	\$50	NC	NC	NC	NC
71	IMITREX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	NC	NC	\$35	\$30	\$37	\$30	\$30	\$30	\$30	\$25	\$5
72	isosorbide	\$4	\$3	\$3	\$3	\$3	\$4	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$2	\$2	\$10	\$10	\$10	\$2
73	KLOR-CON	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$5	\$2	\$1	\$5	\$5	\$2	\$4	\$6	\$10	\$10	\$10	\$2
74	LAMICTAL	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$28	\$5	\$35	\$30	\$28	\$30	\$30	\$30	\$30	\$25	\$5
75	LANTUS	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$22	\$7	\$5	\$35	\$30	\$7	\$29	\$29	\$30	\$30	\$25	\$5
76	LEVAQUIN	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	NC	NC	\$35	\$30	\$77	\$30	\$30	\$30	\$30	\$25	\$5
77	LEVOTHYROID	\$6	\$7	\$7	\$7	\$7	\$6	\$1	\$7	\$2	\$1	\$5	\$5	\$2	\$4	\$8	\$10	\$10	\$10	\$2
78	levothyroxine	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$3	\$2	\$5	\$5	\$2	\$4	\$9	NC	NC	NC	NC
79	LEVOXYL	\$7	\$10	\$10	\$10	\$10	\$7	\$1	\$2	\$3	\$2	\$5	\$5	\$3	\$4	\$10	NC	NC	NC	NC
80	LEXAPRO	NC	NC	NC	NC	NC	NC	\$3	\$25	\$18	\$5	\$35	\$30	\$18	\$30	\$30	NC	NC	NC	NC
81	LIPITOR	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$22	\$2	\$35	\$30	\$19	\$30	\$30	NC	NC	NC	NC
82	lisinopril	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$3	\$5	\$5	\$5	\$2	\$4	\$7	\$10	\$10	\$10	\$2
83	LOTREL	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$25	\$19	\$2	\$65	\$65	\$19	\$30	\$30	NC	NC	NC	NC
84	lovastatin	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$10	\$2	\$5	\$5	\$8	\$4	\$10	\$10	\$10	\$10	\$2
85	LUNESTA	\$60	\$60	\$60	\$60	\$60	\$60	NC	\$65	\$26	\$5	\$35	\$30	\$26	\$60	\$50	NC	NC	NC	NC
86	meclizine	\$4	\$3	\$3	\$3	\$3	\$4	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	NC	NC	NC	NC
87	metformin hcl	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$2	\$1	\$5	\$5	\$2	\$4	\$6	\$10	\$10	\$10	\$2
88	methylphenidate	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$3	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
89	methylprednisolone	\$7	\$2	\$2	\$7	\$7	\$16	\$1	\$2	\$2	\$1	\$5	\$5	\$2	\$51	\$50	\$10	\$10	\$10	\$2
90	metoclopramide	\$5	\$4	\$4	\$4	\$4	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$4	\$4	\$10	\$10	\$10	\$2
91	metoprolol	\$4	\$4	\$4	\$4	\$4	\$4	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
92	metronidazole	\$2	\$6	\$6	\$2	\$2	\$8	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$4	\$8	\$10	\$10	\$10	\$2
93	minocycline	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$25	\$9	\$2	\$5	\$5	\$7	\$4	\$10	\$10	\$10	\$10	\$2
94	mirtazapine	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$7	\$2	\$5	\$5	\$5	\$4	\$10	\$10	\$10	\$10	\$2
95	MOBIC	\$60	\$60	\$60	\$60	\$60	\$60	NC	\$102	NC	NC	\$65	\$65	\$22	\$60	\$50	NC	NC	NC	NC
96	nabumetone	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$21	\$5	\$2	\$5	\$5	\$8	\$4	\$10	\$10	\$10	\$10	\$2
97	naproxen	\$7	\$7	\$7	\$7	\$7	\$7	\$1	\$2	\$2	\$1	\$5	\$5	\$1	\$4	\$5	\$10	\$10	\$10	\$2
98	NASACORT AQ	\$75	NC	\$60	\$75	\$60	NC	\$3	\$65	\$18	\$5	\$65	\$65	\$18	\$60	\$50	NC	NC	NC	NC
99	NASONEX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$19	\$5	\$35	\$30	\$18	\$30	\$30	NC	NC	NC	NC
100	NEXIUM	NC	NC	\$60	NC	\$60	NC	NC	\$65	\$34	\$5	\$35	\$30	\$33	\$30	\$30	NC	NC	NC	NC

		RMHP All Rocky Mtn Health Plans	Secure Horizons Medicare Complete HMO Plans 1, 2, & 3	Secure Horizons Medicare Complete HMOs (H0609- 003, 011, 013, 014)	Secure Horizons Medicare Direct Plan 55 PFFS-014	Sterling Option II PFFS	Today's Options ValuePlus PFFS Plans	Today's Options Premier Plus PFFS Plans	United HealthCare Medicare Complete Essential 002 HMO	Wellcare Freedom PFFS-011	Wellcare Concert PFFS Plans	WellCare Summit PFFS Plans
51	EFFEXOR	\$38	NC	NC	NC	\$30	\$31	\$31	\$58	NC	NC	NC
52	enalapril	\$8	\$5	\$5	\$4	\$6	\$7	\$7	\$4	\$0	\$0	\$0
53	estradiol	\$8	\$5	\$5	\$2	\$7	\$6	\$6	\$4	\$0	\$0	\$0
54	EVISTA	\$38	\$29	\$29	\$22	\$30	\$31	\$31	\$28	\$54	\$28	\$28
55	FLOMAX	\$38	\$29	\$29	\$16	\$30	\$31	\$31	\$28	\$64	\$58	\$58
56	FLONASE	\$38	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
58	FLUCONAZOLE	\$8	\$5	\$5	\$30	\$10	\$7	\$7	\$4	\$0	\$0	\$0
57	fluoxetine	\$8	\$5	\$5	\$2	\$10	\$7	\$7	\$3	\$0	\$0	\$0
59	FOSAMAX	\$38	\$29	\$29	\$18	\$30	\$31	\$31	\$28	\$54	\$28	\$28
60	furosemide	\$8	\$4	\$4	\$1	\$3	\$4	\$4	\$3	\$0	\$0	\$0
61	gabapentin	\$8	\$40	\$40	\$8	\$10	\$7	\$7	\$4	\$0	\$0	\$0
62	gemfibrozil	\$8	\$5	\$5	\$3	\$10	\$7	\$7	\$4	\$0	\$0	\$0
63	glipizide ER	\$8	\$5	\$5	\$2	\$4	\$5	\$5	\$4	\$0	\$0	\$0
64	glyburide	\$8	\$5	\$5	\$2	\$8	\$7	\$7	\$4	\$0	\$0	\$0
65	glyburide metformin hcl	\$8	\$5	\$5	\$5	\$10	\$7	\$7	\$4	\$0	\$0	\$0
66	GLYCOLAX	\$8	\$5	\$5	\$5	\$10	NC	NC	\$4	NC	NC	NC
67	hydrochlorothiazide (HCTZ)	\$8	\$3	\$3	\$1	\$3	\$3	\$3	\$4	\$0	\$0	\$0
68	hydrocodone/apap	\$8	\$5	\$5	\$1	\$4	\$5	\$5	\$4	\$0	\$0	\$0
69	hydroxyzine	\$8	\$24	\$24	\$6	\$10	\$7	\$7	\$21	\$0	\$0	\$0
70	HYZAAR	\$38	\$60	\$60	\$17	\$30	\$31	\$31	\$58	\$54	\$28	\$28
71	IMITREX	\$38	\$29	\$29	\$44	\$40	\$31	\$31	\$28	\$54	\$28	\$28
72	isosorbide	\$8	\$4	\$4	\$1	\$3	\$4	\$4	\$3	\$0	\$0	\$0
73	KLOR-CON	\$8	\$5	\$5	\$2	\$6	\$7	\$7	\$4	\$0	\$0	\$0
74	LAMICTAL	\$38	\$29	\$29	\$28	\$30	\$31	\$31	\$28	\$64	\$58	\$58
75	LANTUS	\$38	\$22	\$22	\$6	\$30	\$23	\$23	\$28	\$22	\$22	\$22
76	LEVAQUIN	\$38	NC	NC	NC	\$40	\$31	\$31	\$58	\$54	\$28	\$28
77	LEVOTHYROID	\$8	\$9	\$9	\$2	\$9	\$7	\$7	\$8	\$0	\$0	\$0
78	levothyroxine	\$8	\$5	\$5	\$2	\$9	\$7	\$7	\$4	\$0	\$0	\$0
79	LEVOXYL	\$8	\$5	\$5	\$2	\$10	\$7	\$7	\$4	\$0	\$0	\$0
80	LEXAPRO	\$38	\$29	\$29	\$18	\$30	\$31	\$31	\$28	\$64	\$58	\$58
81	LIPITOR	\$38	\$29	\$29	\$19	\$30	\$31	\$31	\$28	NC	NC	NC
82	lisinopril	\$8	\$5	\$5	\$3	\$10	\$7	\$7	\$4	\$0	\$0	\$0
83	LOTREL	\$38	\$60	\$60	\$19	\$30	\$31	\$31	\$58	NC	NC	NC
84	lovastatin	\$8	\$5	\$5	\$7	\$10	\$7	\$7	\$4	\$0	\$0	\$0
85	LUNESTA	\$58	\$29	\$29	\$26	\$30	NC	NC	\$28	NC	NC	NC
86	meclizine	\$8	\$5	\$5	\$1	\$3	\$4	\$4	\$4	\$0	\$0	\$0
87	metformin hcl	\$8	\$5	\$5	\$2	\$8	\$7	\$7	\$4	\$0	\$0	\$0
88	methylphenidate	\$8	\$12	\$12	\$3	\$10	\$7	\$7	\$13	\$0	\$0	\$0
89	methylprednisolone	\$8	\$5	\$5	\$13	\$10	NC	NC	\$4	\$0	\$0	\$0
90	metoclopramide	\$8	\$5	\$5	\$1	\$4	\$6	\$6	\$4	\$0	\$0	\$0
91	metoprolol	\$8	\$4	\$4	\$1	\$3	\$5	\$5	\$4	\$0	\$0	\$0
92	metronidazole	\$8	\$5	\$5	\$1	\$6	\$7	\$7	\$4	\$0	\$0	\$0
93	minocycline	\$8	\$5	\$5	\$9	\$10	\$7	\$7	\$4	NC	NC	NC
94	mirtazapine	\$8	\$5	\$5	\$9	\$10	\$7	\$7	\$4	\$0	\$0	\$0
95	MOBIC	\$38	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
96	nabumetone	\$8	\$5	\$5	\$9	\$10	\$7	\$7	\$4	\$0	\$0	\$0
97	naproxen	\$8	\$5	\$5	\$1	\$5	\$7	\$7	\$4	\$0	\$0	\$0
98	NASACORT AQ	\$38	\$60	\$60	\$19	\$30	\$61	\$61	\$58	NC	NC	NC
99	NASONEX	\$38	\$29	\$29	\$18	\$30	\$31	\$31	\$28	NC	NC	NC
100	NEXIUM	NC	\$29	\$29	\$34	\$30	\$31	\$31	\$28	NC	NC	NC

Types of Medicare Health Plans

Health Maintenance Organizations (HMOs)

Many people are familiar with HMOs. HMOs usually require that you see their network doctors and get referrals for specialists. Rocky Mountain Health Plans are the exception and allow you to receive services out of network for providers. (Ask them for specifics.)

Preferred Provider Organization Plans (PPO)

A PPO has a network of providers, but a member may see any out-of-network provider that accepts Medicare. Members do not need a referral to see a specialist. Receiving service outside the network may cost more.

Medicare Private Fee-for-Service Plans (PFFS)

Members may receive treatment from any Medicare-approved doctor or hospital that accepts the terms of the PFFS's plan's payment. You do not need a referral to see a specialist. Sometimes there is a preferred list of providers whose copays are less. Generally people with PFFS plans can see any doctor in the United States who accepts Medicare and is willing to accept the plan's payment.

Medicare Specialty Plans, e.g. Special Needs Plans (SNP)

SNP plans may limit all or most of their membership to people in certain long-term care facilities (such as a nursing home), to those eligible for both Medicare and Medicaid, or with specific chronic or disabling conditions.

22 Chart 4: Colorado Managed Care Prescription Drug Plans

		Anthem Sure Value HMO	Anthem Security Choice Plus PFFS-080	Anthem Security Choice Enhanced Plus PFFS-084	Anthem Security Choice Plus PFFS-081	Anthem Security Choice Enhanced Plus PFFS-085	Blue Cross Blue Shield of Colorado Smart Value Plus PFFS-002	Colorado Access Advantage SNP-001	Coventry Advantra Freedom 5 PFFS-110	Denver Health Medicare Select HMO-002	Denver Health Medicare Choice SNP-001	EverCare DH	Evercare IP	Humana Gold Choice PFFS-148	Humana Gold Choice PFFS-061, 063, 161, 162	Humana Choice PPO001, 002, 003	Kaiser Senior Advantage CORE MAPD-HMO	Kaiser Senior Advantage Silver MAPD-HMO	Kaiser Senior Advantage Gold MAPD-HMO	Kaiser Senior Advantage Medicare Medicaid SNP
101	NIASPAN	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$14	\$5	\$35	\$35	\$14	\$30	\$30	NC	NC	NC	NC
102	nitroglycerin	\$10	\$10	\$10	\$10	\$10	\$10	\$1	NC	\$6	\$2	\$5	\$5	\$4	\$4	\$10	NC	NC	NC	\$33
103	NORVASC	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$64	\$16	\$5	\$35	\$30	\$16	\$30	\$30	\$30	\$30	\$25	\$5
104	omeprazole	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$10	\$2	\$5	\$5	\$7	\$4	\$10	\$10	\$10	\$10	\$2
105	OMNICEF	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$35	\$5	\$35	\$30	\$34	\$30	\$30	NC	\$154	NC	NC
106	ORTHO EVRA	\$17	\$17	\$17	\$17	\$17	\$17	\$3	\$19	\$4	\$3	\$35	\$30	\$4	\$17	\$16	NC	NC	NC	NC
107	oxybutynin chloride	\$7	\$6	\$6	\$6	\$6	\$7	\$1	\$2	\$2	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
108	oxycodone	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$2	\$1	\$5	\$5	\$2	\$4	\$6	\$10	\$10	\$10	\$2
109	oxycodone/APAP	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$1	NC	NC	\$1	\$4	\$5	NC	NC	NC	NC
110	paroxetine	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$10	\$2	\$5	\$5	\$7	\$4	\$10	\$10	\$10	\$10	\$2
111	penicillin vk	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$1	\$2	\$5	\$5	\$2	\$4	\$8	\$8	\$8	\$8	\$1
112	PLAVIX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$32	\$35	\$30	\$31	\$30	\$30	\$30	\$30	\$25	\$5
113	potassium chloride	\$2	\$2	\$2	\$2	\$2	\$2	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$2	\$2	NC	NC	NC	NC
114	PRAVACHOL	NC	NC	\$60	\$60	\$60	NC	NC	NC	NC	NC	\$65	\$65	\$34	\$60	\$50	NC	NC	NC	NC
115	prednisone	\$3	\$3	\$3	\$3	\$3	\$3	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$2	\$2	\$8	\$8	\$8	\$1
116	PREMARIN	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$9	\$35	\$30	\$9	\$30	\$30	NC	NC	NC	NC
117	PREVACID	\$30	\$30	\$30	\$30	\$30	\$30	NC	NC	\$5	\$34	\$35	\$30	\$34	\$30	\$30	NC	NC	NC	NC
118	promethazine	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$2	\$4	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
119	propoxyphene-N/ apap	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	NC	NC	\$5	\$5	\$1	\$4	\$5	NC	NC	NC	NC
120	propranolol	\$4	\$4	\$4	\$4	\$4	\$4	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$1
121	PROTONIX	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$25	NC	NC	\$35	\$30	\$27	\$60	\$50	\$30	\$30	\$25	\$5
122	quinapril	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$2	\$7	\$5	\$5	\$8	\$4	\$10	NC	NC	NC	NC
123	ranitidine	\$8	\$8	\$8	\$8	\$8	\$8	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
124	RISPERDAL	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$29	\$35	\$30	\$28	\$30	\$30	\$30	\$30	\$25	\$5
125	SEROQUEL	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$14	\$35	\$30	\$14	\$30	\$30	\$30	\$30	\$25	\$5
126	SINGULAIR	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$5	\$24	\$35	\$30	\$23	\$30	\$30	\$30	\$30	\$25	\$5
127	spironolactone	\$9	\$9	\$9	\$9	\$9	\$9	\$1	\$2	\$1	\$2	\$5	\$5	\$2	\$4	\$7	\$10	\$10	\$10	\$2
128	STRATTERA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$5	\$31	\$35	\$30	\$30	\$60	\$50	NC	NC	NC	NC
129	SYNTHROID	\$14	\$14	\$14	\$14	\$14	\$14	NC	\$14	\$14	\$14	\$35	\$30	\$3	\$13	\$13	NC	NC	NC	NC
130	TOPAMAX	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$56	\$5	\$13	\$35	\$30	\$13	\$51	\$50	\$30	\$30	\$25	\$5
131	TOPROL	\$26	\$26	\$26	\$26	\$26	\$26	\$3	\$25	\$4	\$7	\$35	\$30	\$6	\$26	\$26	\$30	\$30	\$25	\$5
132	trazodone	\$5	\$5	\$5	\$5	\$5	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$4	\$4	\$10	\$10	\$10	\$2
133	triamcinolone	\$3	\$3	\$3	\$3	\$3	\$3	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$2	\$2	\$8	\$8	\$8	\$1
134	triamterine/HCTZ	\$4	\$6	\$6	\$6	\$6	\$4	NC	\$2	\$1	\$2	\$5	\$5	\$2	\$4	\$7	NC	NC	NC	NC
135	TRICOR	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$65	\$5	\$25	\$35	\$30	\$24	\$30	\$30	NC	NC	NC	NC
136	trimethoprim	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$4	\$2	\$5	\$5	\$3	\$4	\$10	\$10	\$10	\$10	\$2
137	VALTrex	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$38	\$5	\$35	\$30	\$37	\$30	\$30	NC	NC	NC	NC
138	verapamil	\$5	\$4	\$4	\$4	\$4	\$5	\$1	\$2	\$1	\$1	\$5	\$5	\$1	\$3	\$3	\$10	\$10	\$10	\$2
139	VIAGRA	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	\$35	\$30	NC	NC	NC	NC	NC	NC	NC
140	VYTORIN	\$60	\$60	\$60	\$60	\$60	\$60	NC	\$25	\$21	\$5	\$35	\$30	\$21	\$30	\$30	\$10	\$10	\$10	\$2
141	warfarin sodium	\$10	\$10	\$10	\$10	\$10	\$10	\$1	\$2	\$3	\$2	\$5	\$5	\$2	\$4	\$10	NC	NC	NC	NC
142	WELLBUTRIN	NC	NC	\$45	NC	\$44	NC	NC	NC	NC	NC	\$35	\$30	\$11	\$44	\$44	NC	NC	NC	NC
143	XALATAN	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$57	NC	NC	\$65	\$65	\$14	\$30	\$30	NC	NC	NC	NC
144	YASMIN	NC	NC	\$44	NC	\$44	\$44	\$3	NC	\$11	\$5	\$35	\$30	\$11	\$43	\$43	NC	NC	NC	NC
145	ZETIA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$21	\$5	\$35	\$30	\$20	\$30	\$30	\$25	\$30	\$25	\$5
146	ZITHROMAX	NC	NC	\$60	NC	\$60	NC	\$3	NC	NC	NC	\$35	\$30	\$57	\$60	\$50	NC	NC	NC	NC
147	ZOCOR	NC	NC	\$60	NC	\$60	NC	NC	NC	NC	NC	\$35	\$30	\$35	\$60	\$50	NC	NC	NC	NC
148	ZOLOFT	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$25	\$27	\$5	\$35	\$30	\$19	\$60	\$50	NC	NC	NC	NC
149	ZYPREXA	\$30	\$30	\$30	\$30	\$30	\$30	\$3	\$65	\$52	\$5	\$35	\$30	\$51	\$30	\$30	\$30	\$30	\$25	\$5
150	ZYRTEC	\$30	\$30	\$30	\$30	\$30	\$30	NC	\$64	NC	NC	\$65	\$65	\$16	\$60	\$50	NC	NC	NC	NC

		RMHP All Rocky Mtn Health Plans	Secure Horizons Medicare Complete HMO Plans 1, 2, & 3	Secure Horizons Medicare Complete HMOs (H0609- 003, 011, 013, 014)	Secure Horizons Medicare Direct Plan 55 PFFS-014	Sterling Option II PFFS	Today's Options ValuePlus PFFS Plans	Today's Options Premier Plus PFFS Plans	United HealthCare Medicare Complete Essential 002 HMO	Wellcare Freedom PFFS-011	Wellcare Concert PFFS Plans	WellCare Summit PFFS Plans
101	NIASPAN	\$38	\$29	\$29	\$14	\$30	\$31	\$31	\$28	NC	NC	NC
102	nitroglycerin	\$8	\$5	\$5	\$9	\$10	\$7	\$7	\$4	\$0	\$0	\$0
103	NORVASC	\$38	\$60	\$60	\$16	\$30	\$31	\$31	\$28	\$54	\$28	\$28
104	omeprazole	\$8	\$5	\$5	\$7	\$10	\$7	\$7	\$4	\$0	\$0	\$0
105	OMNICEF	\$38	\$29	\$29	\$35	\$30	\$31	\$31	\$28	NC	NC	NC
106	ORTHO EVRA	\$38	\$3	\$19	\$1	\$17	\$18	\$18	\$17	\$17	\$17	\$17
107	oxybutynin chloride	\$8	\$5	\$5	\$1	\$7	\$6	\$6	\$4	\$0	\$0	\$0
108	oxycodone	\$8	\$5	\$5	\$2	\$6	\$7	\$7	\$4	\$0	\$0	\$0
109	oxycodone/APAP	\$8	\$5	\$5	\$1	\$5	\$5	\$5	\$4	\$0	\$0	\$0
110	paroxetine	\$8	\$5	\$5	\$6	\$10	\$7	\$7	\$4	\$0	\$0	\$0
111	penicillin vk	\$8	\$5	\$5	\$8	\$8	\$7	\$7	\$4	\$0	\$0	\$0
112	PLAVIX	\$38	\$29	\$29	\$31	\$30	\$31	\$31	\$28	\$64	\$58	\$58
113	potassium chloride	\$8	\$2	\$2	\$1	\$2	\$3	\$3	\$2	\$0	\$0	\$0
114	PRAVACHOL	\$58	\$31	NC	NC	\$31	NC	NC	\$58	NC	NC	NC
115	prednisone	\$8	\$3	\$3	\$1	\$2	\$3	\$3	\$3	\$0	\$0	\$0
116	PREMARIN	\$38	\$29	\$29	\$9	\$30	\$31	\$31	\$28	\$34	\$28	\$28
117	PREVACID	\$58	\$60	\$60	\$34	\$30	\$31	\$31	\$28	NC	NC	NC
118	promethazine	\$8	\$14	\$14	\$3	\$10	\$7	\$7	\$13	\$0	\$0	\$0
119	propoxyphene-N/ apap	\$8	\$7	NC	NC	\$5	\$5	\$5	\$4	\$0	\$0	\$0
120	propranolol	\$8	\$5	\$5	\$1	\$3	\$5	\$5	\$4	\$0	\$0	\$0
121	PROTONIX	\$38	\$29	\$29	\$27	\$31	\$61	\$61	\$28	\$64	\$58	\$58
122	quinapril	\$8	\$5	\$5	\$8	\$10	\$7	\$7	\$4	\$0	\$0	\$0
123	ranitidine	\$8	\$5	\$5	\$1	\$4	\$6	\$6	\$4	\$0	\$0	\$0
124	RISPERDAL	\$38	\$29	\$29	\$29	\$30	\$31	\$31	\$28	\$54	\$28	\$28
125	SEROQUEL	\$38	\$29	\$29	\$14	\$30	\$31	\$31	\$28	\$54	\$28	\$28
126	SINGULAIR	\$38	\$29	\$29	\$23	\$30	\$31	\$31	\$28	\$54	\$28	\$28
127	spironolactone	\$8	\$5	\$5	\$2	\$8	\$7	\$7	\$4	\$0	\$0	\$0
128	STRATTERA	\$58	\$29	\$29	\$31	\$30	\$61	\$61	\$58	NC	NC	NC
129	SYNTHROID	\$58	\$14	\$14	\$4	\$14	\$15	\$15	\$14	\$14	\$14	\$14
130	TOPAMAX	\$38	\$52	\$52	\$13	\$30	\$31	\$31	\$28	\$54	\$28	\$28
131	TOPROL	\$38	\$27	\$27	\$7	\$27	\$27	\$27	\$26	\$26	\$26	\$26
132	trazodone	\$8	\$5	\$5	\$1	\$4	\$6	\$6	\$4	\$0	\$0	\$0
133	triamcinolone	\$8	\$3	\$3	\$1	\$3	\$3	\$3	\$3	\$0	\$0	\$0
134	triamterine/HCTZ	\$8	\$5	\$5	\$2	\$6	\$5	\$5	\$4	\$0	\$0	\$0
135	TRICOR	\$58	\$29	\$29	\$24	\$30	\$31	\$31	\$28	NC	NC	NC
136	trimethoprim	\$8	\$5	\$5	\$4	\$10	\$7	\$7	\$4	\$0	\$0	\$0
137	VALTREX	\$38	\$60	\$60	\$38	\$30	\$31	\$31	\$28	\$54	\$28	\$28
138	verapamil	\$8	\$4	\$4	\$1	\$3	\$5	\$5	\$4	\$0	\$0	\$0
139	VIAGRA	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
140	VYTORIN	\$38	\$29	\$29	\$21	\$30	\$61	\$61	\$28	NC	NC	NC
141	warfarin sodium	\$8	\$5	\$5	\$3	\$10	\$7	\$7	\$4	\$0	\$0	\$0
142	WELLBUTRIN	\$8	NC	NC	NC	NC	NC	NC	\$44	NC	NC	\$30
143	XALATAN	\$38	\$56	\$56	\$14	\$40	\$31	\$31	\$56	NC	NC	\$58
144	YASMIN	\$38	\$29	\$29	\$11	\$30	\$31	\$31	\$28	\$44	\$28	\$28
145	ZETIA	\$58	\$29	\$29	\$21	\$30	\$31	\$31	\$28	\$54	\$28	\$28
146	ZITHROMAX	\$58	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
147	ZOCOR	\$58	NC	NC	NC	NC	NC	NC	\$58	NC	NC	NC
148	ZOLOFT	\$58	NC	NC	NC	\$31	\$31	\$31	\$58	NC	NC	NC
149	ZYPREXA	\$38	\$60	\$60	\$52	\$30	\$31	\$31	\$28	\$64	\$58	\$58
150	ZYRTEC	\$58	\$60	\$60	\$16	\$40	\$31	\$31	\$58	NC	NC	NC

Choosing a Medicare Health Plan

One way to get some detail about the plans is to do a comparison on the Medicare website, at www.medicare.gov/MPPF.

Colorado consumers enrolled in Medicare Health Plans in the past have been able to change them at any time. Now, unless there are special circumstances, people may change or drop their plans between January and March each year and are locked in for the rest of the year.

When Are You Eligible to Enroll in a Part D Plan?

If you're new to Medicare, you must make your choice about Medicare prescription drug coverage when you're newly eligible. You can sign up for Medicare in the three months that precede your 65th birthday, during your birth month, or three months following your birthday. Coverage begins on the first day of your birth month if you enroll prior to that month, or the first day of the month following enrollment. People under 65 years of age become eligible for Medicare after receiving Social Security Disability for 24 months or when receiving a designation of "End Stage Renal Disease."

If you are eligible for Part D because you have no other "creditable" (as good as or better than Medicare) prescription drug coverage (such as through an employee or retirement plan), you will face an enrollment penalty if you enroll after your Initial Enrollment Period for Medicare.

The penalty is 1% per month for every month you were eligible but didn't have coverage. You can only enroll during specific enrollment periods, so the penalty can add up quickly. The 1% is based upon the average premium for national prescription drug plans, which is \$27.35 for 2007.

If you missed the first Medicare Part D enrollment period, which ended May 15, 2006, and didn't have other creditable prescription drug coverage, and you enroll during the Annual Enrollment Period (AEP) from November 15 through December 31, your penalty for 2007 will be 7% of \$27.35 or \$1.91 additional in monthly premiums. Your penalty will continue for as long as you have prescription drug coverage and will change in 2008 to 7% of that year's average national premium.

If you choose not to enroll in 2007 and then want to choose a plan for 2008, your penalty will be 19% (7% plus 12%). If you wait until the next year it goes to 31% (7% + 12% + 12%). So, as you can see the cost of your prescription plan premium will increase each year you choose not to enroll.

Remember, you may enroll or switch your stand-alone prescription drug plans only each year during the Annual Enrollment Period (AEP) from November 15 through December 31, for coverage to begin on January 1.

If you are in a Medicare Health Plan (MHP) or want to enroll in one, you'll be able to do that between January and March of each year, but you cannot use that period to get into or out of drug coverage. If you're in a MHP with prescription coverage, you will be able to choose another MHP with prescription drug coverage, or drop the MHP and go to original Medicare with a stand-alone prescription drug plan.

There are some special situations where you can enroll outside the AEP. Check with Medicare or a Colorado Medicare counselor (SHIP or ABC – see back page) about these Special Enrollment Periods:

- You are newly eligible to Medicare.
- You lose your employee coverage.
- You move out of a plan's coverage area.
- Your plan discontinues coverage.
- You enter or leave a nursing home.

Marketing and Consumer Protection

To protect yourself from fraud, please do not do business with representatives of prescription drug plans who:

- Come to your home uninvited.
- Say they represent Medicare, that Medicare wants you to buy their plan, or that Medicare recommends their product.
- Ask you for Social Security numbers, banking and credit card information, or similar information as part of their marketing.
- Ask for payment over the telephone or over the Internet. You will receive a bill

- Want to enroll you over the phone – unless you have called them first. To enroll over the phone, use the plan phone number listed in Charts 1 and 2 of this publication. Don't use a different number given to you by someone who says they represent the plan.

If you suspect fraudulent marketing activities by a Medicare prescription drug insurance provider, please call the Colorado Senior Medicare Patrol Project, part of the Colorado Division of Insurance, at 303-894-2946, or toll free at 1-800-930-3745, ext. 2946 (outside of Metro Denver).

Where to Get Information and Assistance

Colorado Senior Health Insurance Assistance Program (SHIP) counselors and Access to Benefits Coalition-Colorado (ABC-CO) members can help you with individualized assistance. Call SHIP at 1-888-696-7213 or ABC-CO at 1-800-503-5190.

Medicare provides information 24 hours a day, 7 days per week. You can get this information at their website—www.medicare.gov—or by calling 1-800-MEDICARE (1-800-633-4227).

Social Security (SSA) takes applications and determines eligibility for the Extra Help program. Contact SSA at 1-800-772-1213 or www.ssa.gov.

The National Access to Benefits Coalition has a helpful website at www.accesstobenefits.org. The BenefitsCheckUp website—www.benefitscheckup.org—also can help you determine whether you are likely eligible for many other assistance programs.



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