

A Wrong Choice Can Make a Big Difference

Comparison of Select Medicare Prescription Drug Plans Baltimore, MD Area Zip Code 21204

Annual costs for someone taking: Lipitor 10 mg; Fosamax 70 mg; Plavix 75 mg; Zoloft 100 mg; and Celebrex 200 mg.
All are among top 20 most frequently prescribed drugs for seniors.

Medicare Prescription Drug Plan	TOTAL COST /YR	General Plan Information		Monthly Rx Drug Costs		
		Premium/Month	Deductible	After Deductible; Before Gap	During Coverage Gap	During Catastrophic Coverage
Aetna Medicare Rx Essentials	\$ 4,018.40	\$ 32.13	\$ 250.00	\$ 185.38	\$ 427.17	\$ 106.45
Aetna Medicare Rx Plus	\$ 4,271.27	\$ 42.82	\$ 0.00	\$ 225.38	\$ 427.17	\$ 106.45
CIGNATURE Rx Complete	\$ 5,057.89	\$ 50.95	\$ 0.00	\$ 334.78	\$ 442.06	NA
CIGNATURE Rx Value	\$ 4,714.78	\$ 36.75	\$ 250.00	\$ 294.78	\$ 442.06	NA
Community Care Rx BASIC	\$ 3,993.88	\$ 31.93	\$ 250.00	\$ 111.13	\$ 444.53	\$ 22.22
Humana PDP Complete	\$ 2,434.56	\$ 52.88	\$ 0.00	\$ 150.00	\$ 150.00	\$ 21.86
Humana PDP Standard	\$ 3,687.86	\$ 6.44	\$ 250.00	\$ 109.26	\$ 436.97	\$ 21.86
PacifiCare Saver	\$ 4,679.09	\$ 21.30	\$ 0.00	\$ 319.97	\$ 465.95	NA
SilverScript	\$ 3,940.53	\$ 28.92	\$ 250.00	\$ 106.17	\$ 424.68	\$ 26.04
SilverScriptPlus	\$ 3,980.97	\$ 57.03	\$ 100.00	\$ 125.00	\$ 403.70	\$ 25.69
United Healthcare AARP Medicare	\$ 3,964.55	\$ 28.61	\$ 0.00	\$ 167.00	\$ 447.74	\$ 26.24
United Medicare MedAdvance	\$ 3,981.43	\$ 30.85	\$ 0.00	\$ 145.00	\$ 447.74	\$ 26.24
WellCare Signature	\$ 3,915.82	\$ 19.80	\$ 0.00	\$ 330.00	\$ 459.58	\$ 27.74
WellCare Complete	\$ 4,123.44	\$ 39.83	\$ 0.00	\$ 180.00	\$ 459.58	\$ 27.74
Difference in Annual Cost, High to Low Plan	\$ 2,623.33					

Notes:

Data from the CMS Medicare Prescription Drug Plan Finder (www.medicare.gov), November 10, 2005, for zip code 21204.

Data run on November 10, 2005 for a Medicare beneficiary without low-income assistance.

Dosages on all drugs except Fosamax are one tablet per day, 30-day supply. Fosamax is one tablet per week, four per month.

Monthly cost columns show 1) costs after the deductible is met, 2) costs during the doughnut hole or gap in coverage (reported even when costs do not reach doughnut hole), and 3) costs once catastrophic coverage begins. For three plans, catastrophic coverage information was not available on CMS's Plan Finder.

Plan Selection: All plans but Humana are national plans; Humana is available in most, but not all, regions.

The Basic Benefit plan for all companies is shown with an enhanced option for some companies. Two plans were selected because they represented the least and most expensive plans available in the region—Humana Complete and CIGNATURE Rx Complete. These represent 14 plans out of 47 prescription drug plans available in Baltimore. This does not include the additional 20 Medicare Advantage plan options.