

Financial Ratings Series



Consumer Guide to Medicare Prescription Drug Coverage

SPRING 2024



GREY HOUSE PUBLISHING

What Our Ratings Mean

- A Excellent.** The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions.
- B Good.** The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.
- C Fair.** The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.
- D Weak.** The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.
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Weiss Ratings'
Consumer Guide to
Medicare Prescription
Drug Coverage

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Spring 2024 Edition

ISBN: 979-8-89179-042-1
ISSN: 2165-3976

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**Part I:
About Medicare
Prescription Drug
Coverage**

Medicare now offers insurance coverage to help you pay for prescription drugs. Medicare prescription drug coverage, commonly referred to as Medicare Part D, works differently from other Medicare coverage. You've probably heard a lot about Medicare's new drug benefit, especially how it can be confusing. Whether or not you depend on medications now, it's important you consider this new benefit, especially because Medicare for the first time pays for a portion of your drug costs. Also, your cost to join will never be less than when you are first eligible to sign up for the Medicare drug benefit. In order to take full advantage of this benefit, it is important you understand how the new drug program works. That is why we designed this guide-to give you the information you need in order to make the choice that best meets your individual situation.

First, you need to understand what the new Medicare prescription drug benefit is all about. We provide you with a clear understanding of how the new benefit works, how it fits with other health coverage, and the important terms you need to know. Your tutorial begins on the next page.

Second, you will need to decide if you want to join a Medicare-approved prescription drug plan. In Part I, we provide some typical scenarios to help you determine how this coverage may or may not help you.

Third, if you decide to add prescription drug coverage to your health benefits, your next step is to find out which plan best suits your needs. To help you figure this out, review Part II of the guide.

Fourth, once you are enrolled you'll want to understand how to use the benefits. In Part III we discuss what happens once you are enrolled in a Medicare prescription drug plan.

Finally, you can find the contact information of Medicare-approved plans in Part IV and additional sources of assistance in the Appendix.

What is Medicare Prescription Drug Coverage?

Medicare Primer: The new Medicare prescription drug benefit is available to all Medicare beneficiaries. You cannot be denied coverage for health or income reasons. It is a voluntary benefit.

You are probably familiar with Medicare's hospitalization benefits (Part A) and medical services benefits (Part B). While the federal Medicare program offers decent benefits, it is not designed to be comprehensive. As a result, seniors are responsible for substantial out-of-pocket costs. These costs include deductibles, premiums and significant co-payments to access covered benefits. Until 2006, Medicare did not include coverage for outpatient prescription drug costs.

You can access the benefits of Medicare Part A and Part B one of two ways: Original Medicare or Medicare Advantage.

Original Medicare: Most seniors get program benefits under Original Medicare, also known as traditional fee-for-service Medicare. You sign up directly with the Medicare program, with benefits provided by the federal government. Under Original Medicare, you can visit any physician or hospital that accepts Medicare payment and the government will reimburse the health care provider or yourself. You are responsible for paying the amounts not covered by the Medicare program. You can get additional hospitalization and medical coverage by purchasing a private insurance policy, called Medicare Supplement Insurance or 'Medigap.' Some beneficiaries have retiree health benefits from a former employer that helps to fill Medicare's coverage gaps.

Medicare Advantage: The other way to receive Medicare benefits is through private insurers that operate health plans, known as Medicare Advantage plans. These private insurers receive funding from the government to provide you Medicare Parts A and B, and some additional coverage. These offerings come in different designs, with the “Advantage” being that the insurer provides you additional hospitalization and medical coverage above what Medicare mandates at little or no extra cost. (Medicare Advantage plans are Part C of the Medicare program.) Medicare Advantage represents one-stop shopping.

That was the Medicare program in a nutshell up until 2006 when the Medicare program was expanded to include coverage for prescription drugs. This benefit is referred to as Medicare Part D. Just like Part A and Part B, the government has specified the coverage that it will pay for. What is different with Part D, however, is that you CANNOT access this coverage directly through Original Medicare. Keep reading to find out more about how the Medicare prescription drug coverage program works.

Table 1
Original Medicare vs. Medicare Advantage

Listed here are the pros and cons of the two ways to access Medicare benefits. Use this to help determine what works best for you.

Original Medicare

Pro	Cons
<ul style="list-style-type: none"> • You can see any doctor, specialist or hospital that accepts Medicare. • You can fill your Medicare coverage gaps by purchasing private Medicare Supplement Insurance and Prescription Drug Plan coverage. 	<ul style="list-style-type: none"> • Your in-patient hospital coverage is limited. • You do not know in advance how much a doctor visit will cost. You pay 20% of the Medicare-approved amount (assuming the doctor accepts Medicare). • Creating a comprehensive package of benefits is up to you.

Medicare Advantage

While each insurer has its own set of benefits, generally the following will apply:

Pro	Cons
<ul style="list-style-type: none"> • A higher amount of in-patient hospital costs are covered, so you'll see lower upfront out-of-pocket costs and coverage for unlimited days. • You pay a set co-payment for doctor visits so you know in advance your cost obligations (assuming the physician is in the plan's network). • You can access preventative care services either at no cost or low cost. • You may get additional benefits unavailable through Medicare or even a Medigap policy, such as dental and vision services or health club memberships. • You get more comprehensive coverage with one-stop enrollment. 	<ul style="list-style-type: none"> • You often are limited to a network of doctors, specialists and hospitals. • You may need a referral to go to a network hospital and certain doctors. • The insurer may choose not to offer coverage in the future, forcing you to make changes that could be confusing. • Health plan comparison shopping is challenging, as benefits are not standardized. <p>(Keep in mind that a Medicare Advantage plan may not be offered in the area you live.)</p>

How Does the Medicare Prescription Drug Coverage Work?

Medicare prescription drug coverage is only available from private companies that have been approved by Medicare. All private companies that are approved to offer Medicare's prescription drug benefit must offer a minimum drug benefit, known as the Standard Medicare Drug Benefit. While plans have to offer prescription drug coverage at least as good as that standard benefit, many have designed their offerings differently, generally offering more benefits. We'll bring you up to speed on Medicare's standard benefit shortly. But first, in order to get Medicare prescription drug coverage you must enroll in a private drug plan.

There are two ways to access prescription drug benefits paid for by Medicare-by enrolling in either a stand-alone prescription drug plan or a Medicare Advantage plan.

Stand-alone Prescription Drug Plans (or PDP) are Medicare-approved plans that provide coverage only for prescription drugs. Upon enrolling in a PDP, you will receive your Medicare prescription drug benefits and pay a separate Part D premium to the plan. (The plan also receives funding from the government.) You then combine this coverage with your Original Medicare benefits and any other health care coverage.

Medicare Advantage Prescription Drug Plans (or MA-PDP) provide you with "one-stop shopping" for all your Medicare benefits, including hospitalization (Part A), medical services (Part B) and prescription drugs (Part D). These plans will also receive money from the government to pay for your benefits. Some plans will charge you a premium while others won't.

In both cases, insurers offering Medicare prescription drug coverage are required to provide at least the minimum standard benefit mandated by the Medicare program. See the Index for a list of stand-alone PDPs and Medicare Advantage prescription drug plans.

How Will Medicare Part D Affect My Other Coverage?

Keep in mind the following:

If you have **employer or union retirement coverage** that is considered to be at least as good or better than the Standard Medicare Prescription Drug Benefit (or so-called “creditable” coverage), chances are you’ll want to stick with it. However, Part D benefit gives all seniors a chance to consider alternatives to how they pay for their medications. Contact your former employer’s or union’s benefits administrator to determine whether it is “creditable,” if you’re not sure. If it is and you decide to enroll in Part D later, you won’t face a late fee or higher premium. Keep in mind though that if you drop your current drug coverage you may not get it back.

If you currently own one of the discontinued **Medigap** policies (H, I or J) that includes prescription drug coverage for those holding the plans prior to 2006, you have several options. While you can retain the policy as is, the prescription drug coverage is limited and is not considered to be as good as the Medicare benefit (not “creditable”). Coverage is limited to \$1,250 for H and I plans and \$3,000 a year for Plan J. If your drug costs rise beyond the policy’s limit, you will have to pay 100% of drug costs after that limit. Or you can choose to keep the policy but have the prescription drug benefits removed and your premium lowered. Another option: switch to a different Medigap policy (A, B, C or F) without additional underwriting, if offered by your insurer. In these last two cases, you can also enroll in a plan offering Medicare prescription drug coverage. Check our *Weiss Ratings’ Consumer Guide to Medicare Supplement Insurance* for more information.

If your state has and will continue to support a **State Pharmacy Assistance Program**, you could be eligible for assistance to help you with the out-of-pocket costs Medicare’s prescription drug program does not cover.

However, no two states' programs are alike. For example, one state may help qualifying residents to cover some of the monthly premiums they might face when enrolling in a drug plan. Another state may help pay for drugs only after a senior pays a certain amount out of pocket for drugs. To find out more contact your State Pharmacy Assistance Program.

Important Details to Know About Medicare Prescription Drug Plans

So what does Medicare Part D cover exactly? This is where things get a bit confusing but don't let it trip you up because you have too much to gain. The most important thing to understand is that the prescription drug benefit provides security and peace of mind since your catastrophic drug costs are covered. Even if you may not depend on medications now, it is crucial to view this new coverage as insurance protection against future prescription drug costs. The benefit is also appealing because the government pays for a good portion of the coverage for all beneficiaries.

Table 2 on the next page outlines the Standard Medicare Prescription Drug Benefit, or the minimum coverage that Medicare mandates.

There are basically four levels to the coverage:

Level 1 – Deductible: You will need to spend \$505 on drugs before coverage kicks in.

However, you'll most likely get your prescriptions at a lower price than you pay now since a Part D provider will most likely have negotiated discounts with suppliers.

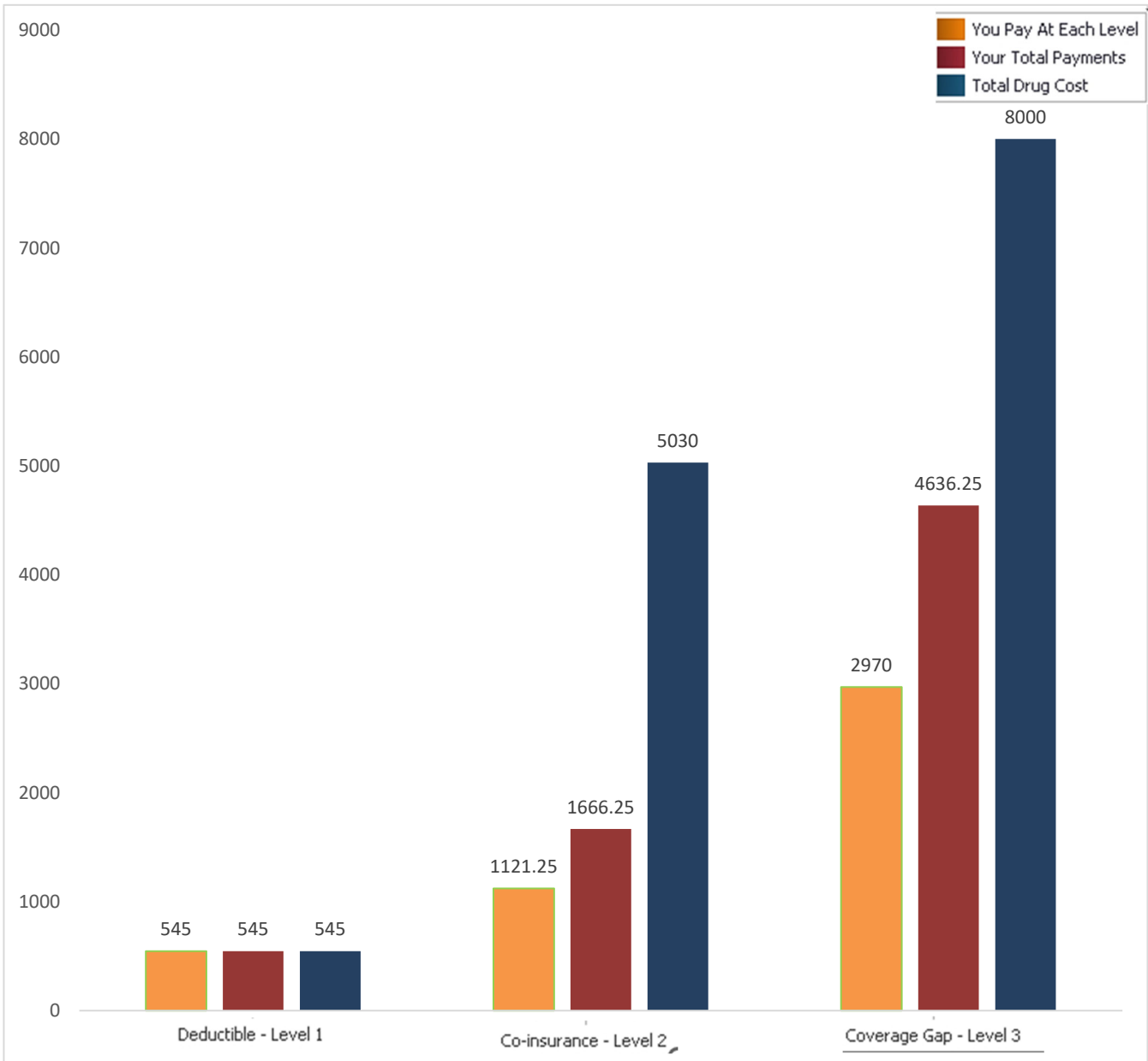
Level 2 – Co-insurance: You will have to pay a partial amount of the next \$5,030 in drug expense you incur. In this level of the benefit, the government pays 75% of the costs, while you are responsible for 25%. The maximum you will have to pay is \$1,121.25.

Level 3 Coverage Gap: You will have to pay the full amount of the next \$2,970 in drug costs you incur. Keep in mind that you'll likely pay lower rates for your drugs than you otherwise would, thanks to discounted prices your plan has negotiated.

Caution!

If you haven't signed up before your initial eligibility ends than you'll be faced with a 1% surcharge (based on the average national premium) that accrues each month that you don't have creditable prescription drug coverage, are eligible, and do not enroll.

Table 2
Standard Medicare Prescription Drug Benefit



Level 4 - Catastrophic Coverage: Once you have moved through levels 1 through 3, you will then pay a maximum of \$5.50 for each generic/\$15.50 for each brand-name covered drug for any additional drug costs you need in that calendar year.

In a nutshell, once you have spent \$2,4,636 out of pocket-on \$8,000 worth of drugs-you will reach Level 4, where catastrophic coverage kicks in.

Let's go over three scenarios of what you would pay and how much you would save, under the Standard Medicare Prescription Drug Benefit during 2023 and 2024, including the changes to the coverage gap.

Scenario A represents the position in 2023 assuming a total drugs cost of \$8,000 and filing 6 prescriptions monthly with generic drugs. So with the Standard Medicare Prescription Drug Benefit:

You pay the Level 1 \$505 deductible,
plus the \$1,038.75 co-insurance in Level 2.
In Level 3, you pay the discounted rate of 30% totaling \$2,329,
however the full price of \$2,740 counts towards your coverage gap.
Once in Level 4, you pay \$10.35 for each brand-name covered drug of
any remaining costs which total \$301.
Your total annual costs add up to \$3,881.60.

Compare that to the \$8,000 you would have paid for savings of \$4,118.40.

Scenario B represents the position in 2024 and assumes the same \$8,000 total drugs cost. So with the Standard Medicare Prescription Drug Benefit (all generic drug costs):

You pay the Level 1 \$545 deductible,
plus the \$1,121.25 co-insurance in Level 2.
Then in Level 3, you pay the full coverage gap amount of \$2,970.
Once in Level 4, you pay \$5.50 for each generic of remaining costs which would total \$3390.73
Your annual drugs costs add up to \$4,104.21.

Compare that to the \$8,000 you would have paid for savings of \$4,609.27

Scenario C represents the position in 2024 and assumes the same \$8,000 total drug costs. So, with the Standard Medicare Prescription Drug Benefit (all brand-name drugs):

You pay the Level 1 \$545 deductible,
plus the \$1,121.25 co-insurance in Level 2.
In Level 3, you pay the discounted rate of 30% totaling \$2,227.50,
however the full price of \$2,970 counts towards your coverage gap.
Once in Level 4, you pay \$15.50 for each brand-name covered drug of
any remaining costs which total \$1,682.50.
Your total annual costs add up to \$3,817.72.

Compare that to the \$8,000 you would have paid for savings of \$4,182.28.

It is easy to see from these examples that as your costs rise, the savings of the new drug benefit can really add up. While each stand-alone PDP or Medicare Advantage plan approved by Medicare must offer at least the equivalent of the Standard Medicare Prescription Drug Benefit, plans can vary their coverage. One plan may decide to cover the initial deductible, but charge you a higher premium, for example. Others may not cover the deductible but provide generic brand drug coverage in Level 3, or the so-called coverage gap. While this is a bit confusing at first, the wide range of choices allows you to pick a plan that best suits your individual needs and save money.

It is important to compare your options. Don't fret over small savings between plans. Look for plans that will save you substantial money, without having to crunch endless numbers.

Common Differences to the Standard Medicare Prescription Drug Benefit

While the federal government mandates that private insurers must offer, at a minimum, the standard Medicare benefit, described on pages 10 – 11, prescription drug plans and Medicare Advantage plans are free to offer variations in their products. Many of these Part D plans also charge a monthly premium for the coverage they offer. The premiums, benefits and out-of-pocket obligations of these plans can vary widely. Moreover, one company may offer several different plans, each with its own unique twists.

You'll need to have a basic understanding of the typical ways that plans can vary in order to make a wise choice about which plan is best for you. We break these variations into 4 categories – Drug Coverage, Pharmacy Networks, Enhanced Coverage and Premiums – in the following discussion:

Specific prescription **drug coverage** varies by plan. An insurer's list of covered generic and brand-name drugs is called a formulary. While Medicare requires each plan to include at least two drugs in every drug category, that doesn't necessarily mean all the medications you take will be covered. You want to find a plan that covers all or most of the drugs you take, starting with the most expensive.

Each plan also categorizes its covered drugs by drug tiers, or the different levels or steps a plan divides its formulary into. Plans often require you to pay different co-payment amounts for drugs on different tiers. Plans typically have three or four tiers. Essentially, the higher the tier, the higher your co-payment becomes. Typically, plans place generic drugs on a tier that requires the least amount of member co-payment, for example.

Also note that drug plan providers negotiate discounts with pharmacies in their networks, which translates to savings for enrollees. The cost of your drugs will be cheaper than what you would pay on your own. Your money goes further. Keep in mind that the discounts one drug plan provider has negotiated can vary from pharmacy to pharmacy, and by drug plan.

Pharmacy networks are the collection of individual pharmacies that a drug plan provider has negotiated discounts with, and in most circumstances you will need to use those participating pharmacies (or mail order pharmacy preferred by the drug plan) in order to access your benefits. The plans are required to make sure you have convenient access to retail pharmacies.

Enhanced coverage can be offered by plans to cover the out-of-pocket expenses you would incur in Levels 1 through 3. For instance, some plans may not require you to meet the \$545 deductible, while others may cover more of your costs in Level 2 or 3. This can impact the premium amount you pay.

Premiums are the upfront amount plans charge on a monthly basis for your coverage. While the average premium for Medicare's standard benefit runs about \$81.41 a month nationally, premiums vary widely. Premiums vary depending on where you live and the benefits a plan offers, resulting in significant differences even in one state. If you join a Medicare Advantage plan that includes prescription drug coverage, the premium you pay is added to the premium charged for your hospitalization and medical benefits. Overall, premiums can differ based on the drugs covered by a plan, the costs the plan requires you to pay for its covered drugs, the level of enhanced coverage a plan provides, and the discounts it negotiates with pharmacies.

Keep in Mind

Regardless of whether or not you depend on medications, signing up for the Medicare prescription drug benefit is a smart idea for most seniors. That's because the benefit works like insurance. You're signing up today to protect yourself against the likelihood of higher future drug costs. What's more, Medicare for the first time subsidizes or pays for part of your outpatient prescription drug costs. And if that's not enough, consider that you'll pay a premium penalty (for life) if you delayed signing up after your initial Medicare eligibility period ends.

**Part II:
Making a Choice
About Prescription
Drug Coverage**

Now that you understand the basics of the new Medicare prescription drug coverage, let's make our way through the steps to choose a plan that best suits your needs. With our Medicare Prescription Drug Planner, you'll be able to compare benefit packages that include prescription drug coverage. Take advantage of the workspace for your notes. The goal here is to find the option that provides you with the best overall coverage, including your prescription drugs, at an affordable price with the providers and pharmacies you prefer. The Planner is broken down into six steps:

- **Step One** helps you review your current coverage and what it costs.
- **Step Two** assists you in comparing costs of “stand-alone” prescription drug plan providers.
- **Step Three** highlights Medigap policy options you may want to consider.
- **Step Four** allows you to compare Medicare Advantage prescription drug plans.
- **Step Five** helps you compare the options you worked through in Steps One through Four.
- **Step Six** leads you to your final selection.

Helpful Hint

Medicare's new benefit is confusing because you have dozens of choices of coverage and almost endless ways to analyze those choices. Don't over complicate things.

By following the steps in this section, you'll come away with the plan that works best for you, without spinning your wheels and wasting extra time.

Medicare Prescription Drug Planner and Worksheets

STEP ONE: Check the Premium you pay on your current health care coverage.

Original Medicare – Part A and Part B coverage

Do you receive benefits directly through the Original Medicare program? Y / N

If yes, you may be paying the Part B premium (there is no premium for Part A) yourself or perhaps you have an employer plan or a Medicare Supplement Insurance Policy that pays the premium.

▶ Record the annual premium amount, if any, you pay: **Part A and B:** \$ _____

Employer or Union Retirement Plan Coverage

Do you receive benefits through an Employer or Union plan? Y / N

▶ Record the annual premium amount, if any, you pay: **Employer Plan:** \$ _____

If yes, the coverage is most likely comprehensive and includes drug coverage. To be sure, check any letters or notices you received from your employer or employer benefit provider. Read them to find out if the drug coverage is being continued AND that it is considered “creditable coverage” (meaning it meets the minimum requirements set by Medicare).

Is the drug coverage being continued and is it considered creditable?..... Y / N

State Pharmacy Assistance Programs

Do you receive benefits through a State Pharmacy Assistance Program (SPAP)? Y / N

▶ Record the annual amount, if any, you pay: **SPAP:** \$ _____

Check any letters or notices you received from your state about how your SPAP drug coverage will be affected by Medicare Part D. Read them to find out if the drug coverage is being continued AND that it is considered ‘creditable coverage’ (meaning it meets the minimum requirements set by Medicare). Review Part I, for more information on SPAPs.

Is the SPAP being continued and is it considered creditable? Y / N

Medicare Supplement Insurance Policy (“Medigap”)

Do you own a Medigap Plan? Y /N

▶ If so, what do you pay in annual premiums? **Medigap Plan A thru N:** \$ _____

Medicare Advantage Plan

Medicare Advantage policies are available through private insurers. You pay the insurer a premium and they provide coverage that is at least as good, if not better, than Medicare Part A and B. In turn, they receive reimbursement from the government. You are often restricted to a network of physicians with these plans. Most Medicare Advantage plans offer at least Medicare’s standard prescription drug benefit.

Do you receive your benefits from a Medicare Advantage insurer? Y /N

▶ If so, what do you pay in annual premiums, if any? **Medicare Advantage Plan:**
\$ _____

Cost of Current Coverage

Add up the figures in this step and enter the total here: \$ _____

Does this cover all your prescription drug costs Y /N

If not, then enter the estimated amount of money you spend on prescriptions annually here: **Total these two figures to get your Total Cost for hospital, medical and pharmaceutical care:**

\$ _____

STEP TWO: Find the cost of your preferred Part D Prescription Drug Provider/Plan.

In this step we guide you through what you need to do in order to select a Prescription Drug Coverage provider. The cost for Part D plans range in price but on average run \$483.60 per month, depending on where you live. However, the range within each state can be significant. Your goal is to find the lowest cost plan that gives you the best price on the prescriptions you use and has convenient participating pharmacies.

First: Gather critical information

Make sure to have the following:

- ✓ Your Medicare Number _____
..... _____
- ✓ Effective Date of current Medicare Part A or B coverage _____
..... _____
- ✓ Birth Date _____
..... _____
- ✓ Zip Code _____
..... _____
- ✓ List of prescription drugs you use and their dosages. Write down both the brand name and generic name of the drug. Ask your pharmacist if you are not sure.

<u>Drug</u>	<u>Dosage/Frequency</u>	<u>What you Pay</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Annual Cost	\$ _____	

- ✓ Preferred pharmacies in your area.

Pharmacy Name

Second: Pull together a list of Stand-Alone Prescription Drug Plans in your area

You can get a comprehensive list of suitable plans in your area through Medicare's website www.Medicare.gov. The site is loaded with information so we recommend you first spend a few hours browsing the site to learn more. The process of exploring the site and selecting a provider can be daunting so you may want to have a family member or someone else help you through this process.

We can't list all of the website's steps here but to start out, click *Compare Medicare Prescription Drug Plans* and then click *Find & Compare Plans*. You will be asked to enter your personal information so the website can better target a specialized search for you. The website walks you through several steps. You'll enter your prescription drugs and dosages so that you can get a list of prescription drug coverage providers in your state that cover your drugs, the pharmacies in their networks and plan contact information. You may select three plans to compare at one time.

If you don't have access to the Internet you can still obtain the information you need by either calling a representative at 1-800-MEDICARE, reviewing the *Medicare & You Handbook*, contacting the different plan providers in your area directly, or gathering the information from the mailings you have received. See Part IV for a list of the Medicare prescription drug plan providers in your state.

Pull this list together using the worksheet that follows on the next two pages. Remember, one plan provider may offer several different types of plans so make sure to list each one they offer and the plan name or ID number.

Helpful Hint

When shopping for drug plans, make sure the plans you consider cover your medications, or at least the most costly ones. Also consider if the plan will require that you get special permission to access one of its covered drugs through prior authorization or first trying other similar drugs? If so, this could impact your out-of-pocket costs with a particular plan.

Worksheet #1

List of Available Medicare Stand-Alone Prescription Drug Plans in My Area

Plan Name	Plan Provider Name	# of My Drugs Covered	Preferred Pharmacies Included (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Worksheet #1
List of Available Medicare Stand-Alone Prescription Drug Plans in My Area (continued)

Plan Name	Plan Provider Name	# of My Drugs Covered	Preferred Pharmacies Included (Y/N)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Third: Narrow down your choices

Narrow your list down to a handful of plans that cover the majority of your prescriptions and that also contract with your preferred pharmacies. The premium cost of a plan for the minimum coverage will run you between \$483.60 to \$2,026.80 per year, in 2024, depending on where you live. To narrow down your list further, look for plans that reduce your out-of-pocket costs by covering the \$545 deductible, the 25% co-payments and/or the \$2,970 gap in coverage. After the coverage gap, the government limits your co-payment to \$5.50 for each generic/\$15.50 for each brand-name covered drug of drug costs. Use Worksheet #2 on the following page to enter cost-related information to help you compare your choices. Enter the annual Premium charged by the plan. Under Deductible, Co-Pay and Gap, enter the dollar amount you would be responsible for under each of the plan choices. These three columns correlate to Levels 1-3 discussed in Part I. Add the amounts across the page to get a projection of your total estimated costs under each plan.

There is so much information and so many ways to analyze your choices it is easy to get lost. Don't over complicate things or else you will never make a decision. You will find a suitable plan by narrowing your choices in the way we have laid it out here.

Enter your final selection here:

<u>Final Part D Provider Selection</u>	
<u>Provider / Plan Name</u>	<u>Total Cost Estimate</u>
_____	\$ _____

Helpful Hint

Consider fully all the costs a plan may require you pay for your prescriptions. Co-payments can be very different on your pocketbook than co-insurance, for example. If one of your drugs has a very high co-insurance requirement, ask your doctor if you can take a drug that costs less. Also, remember not to shop for drug plans on premium alone, particularly if you take medications regularly.

Worksheet #2 Total Estimated Costs of Selected Stand-Alone Prescription Drug Plans

<u>Plan Name</u>	<u>Rating</u>	<u>Annual Premium</u>	<u>Level 1 Deductible (max \$505)</u>	<u>Level 2 Co-Pay (max \$1,121.25)</u>	<u>Level 3 Gap (max \$2,970)</u>	<u>Total Estimated Costs</u>
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____
_____	_____	_____	_____ + _____	_____ + _____	_____ + _____	_____ = _____

Remember that the co-pays for each plan may be for each prescription filled as a dollar amount, or as a percentage of the price, so the frequency of your prescriptions being filled should be factored into the pricing.

STEP THREE: Find the cost of your preferred Medicare Supplement Insurance (“Medigap”) Policy.

Note: If you already have a Medigap policy you want to keep, you can skip this step.

Medigap policies are available through private insurers. There are 10 standardized plans that insurers offer.

The price of Medigap policies can differ dramatically – even within the same city. You can learn more about the various Medigap plans available and the typical premium rates you would pay with our *Consumer’s Guide to Medicare Supplement Insurance* (available at www.financialratingsseries.com/page/pr_boxset). Alternatively you can obtain a personalized report with the rates available to you, in your zip code, by going to the website www.weissmedigap.com and clicking on the “Medigap Report”. Once you have educated yourself and are leaning towards the purchase of a supplemental policy, you will need to meet with an insurance agent to further refine your selection and purchase a policy.

Helpful Hint

Two plans, K and L, are structured to increase the portion of costs born by the policyholder while still providing the security of a cap on out-of-pocket expenses.

Make sure to check the financial stability of any insurer by using the Weiss Safety Rating.

Enter your selection of a Medicare Supplement Insurance Policy here:

<u>Final Medicare Supplement Insurance Policy Selection</u>	
<u>Insurer Name and Plan Type</u>	<u>Annual Cost (premium)</u>
_____	\$ _____

If you need an estimate to enter above until you have made a final selection, use \$2,000 as a placeholder for the annual cost.

STEP FOUR: Consider a Medicare Advantage plan.

If you already have a Medicare Advantage plan, the insurer will have sent you materials alerting you as to whether your plan added prescription drug coverage or not.

If you don't belong to a Medicare Advantage plan or want to check out other plans, you can find information on Medicare's website or from the insurers by calling their toll-free numbers. See Part IV to get a list of Medicare Advantage offerings in your area.

Use Worksheet #3 on the following page to compare different plans and narrow down your choice of Medicare Advantage prescription drug plans (MA-PDPs). Don't forget to check Weiss Safety Rating listed in Part IV to find out whether the insurer is financially sound. Note: the total premium charged by the plan includes the hospitalization, medical and drug coverage benefits combined.

Once you have narrowed your choices, consider the other benefits the Medicare Advantage plan offers to help you make a final decision.

Enter your final selection of a Medicare Advantage Prescription Drug Provider here:

<u>Final Medicare Supplement Insurance Policy Selection</u>	
<u>Provider Plan Name</u>	<u>Total Cost Estimate</u>
_____	\$ _____

Helpful Hint

In addition to making sure your local pharmacy is included in a drug plan's network, consider these other points:

- ✓ Can I get my drugs filled if I travel?
- ✓ Can I get regular maintenance drugs cheaper if I use mail order?
- ✓ How much do I pay if I have to use a pharmacy out of network?

Worksheet #3 Total Estimated Costs of Medicare Advantage Prescription Drug Plans

<u>Plan Name</u>	<u>Rating</u>	<u>Annual Premium</u>	<u>Level 1 Deductible (max \$505)</u>	<u>Level 2 Co-Pay (max \$1,125.25)</u>	<u>Level 3 Gap (max \$2,970)</u>	<u>Total Estimated Costs</u>				
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____
_____	_____	_____	+	_____	+	_____	+	_____	=	_____

Remember that the co-pays for each plan may be for each prescription filled as a dollar amount, or as a percentage of the price, so the frequency of your prescriptions being filled should be factored into the pricing.

STEP FIVE: Compare your choices.

By this time you probably already have a sense of what you want to do. But let’s summarize your information here to be certain. The Planner has led you through the three primary options available to you. Option 1 means sticking with your current coverage. Option 2 requires enrolling or staying in Original Medicare, plus signing up for a “standalone” prescription drug plan (with or without Medigap insurance). Option 3 allows you to enroll in a “one-stop shop” with a Medicare Advantage plan.

Option 1:

Enter your cost of current coverage amount you determined in Step One: \$ _____

Option 2:

Add the cost of the final Part D provider selection you listed in Step Two \$ _____

to the cost of Original Medicare.* \$ _____

Plus the cost of the Medigap policy you selected, if any, in Step Three: \$ _____

Enter total cost here: \$ _____

Transfer this total cost amount here: \$ _____

Option 3:

Enter the cost of the final Medicare Advantage prescription drug provider you listed in Step Four: \$ _____

*The monthly premium cost for Medicare Part B in 2024 is \$174.00 (premium may be higher based on yearly income). Most seniors don’t have a Part A premium, but if you have less than 30 quarters of coverage and don’t get premium-free Part A, you’ll pay a \$505 Part A monthly premium.

STEP SIX: Narrowing your options

Now you need to make a decision. Step Five gave you a snapshot of your options based on cost. While the Planner focuses on costs, you'll also want to consider completeness of coverage, any additional out-of-pocket costs, accessibility, and insurer financial stability when making your final selection. If you are still unsure of what choice to make, get more information. Check out the Appendix for lists of resources.

Keep In Mind

As you read at the end of Part I, signing up for the Medicare prescription drug coverage benefit is a smart idea for most seniors because it is insurance against higher future drug costs, Medicare subsidizes your coverage and you avoid paying a premium penalty. Also look at your first year enrolling in Part D as a learning opportunity. You'll have a chance to switch plans for next year, if you are not happy with the plan you choose this year. Remember, don't get overwhelmed.

**Part III:
What Happens
Once you Enroll?**

Now that you've reached Part III, you have likely enrolled in a Medicare prescription drug plan that allows you more affordable access to most or all of your prescription drugs. So what happens now? How does it all work? And how can I get the most out of my drug plan? All good questions, with answers provided below. You'll need to know a handful of things so that you can successfully leverage the most out of your Medicare Part D drug plan, whether it is a stand-alone PDP or a Medicare Advantage plan. Here in Part III, we review key points, including:

- How you get your prescriptions filled.
- What you need to know regarding the costs of the drugs.
- How you monitor your drug expenditures and track what benefit level (discussed in Part I) you are in at any point.
- What your options are if you are prescribed a drug not covered by your drug plan.
- What to consider if you want to switch drug plans.

Getting Your Prescriptions Filled

Once enrolled, your prescription drug plan will send you a packet of information about utilizing your benefits, along with a personalized drug plan card. You take this card with you to the pharmacy when picking up your prescriptions. Keep the card in your wallet along with your other insurance or Medicare cards. The pharmacist needs information on your card to determine several things:

- The plan you are enrolled in;
- Whether the pharmacy is in your drug plan's network; and
- The cost you will pay for that prescription.

You should have already determined in Part II which pharmacies are in your drug plan's network. Nonetheless, you can always call the plan's toll-free number or, in most cases, check the plan's website. Your pharmacist should also be able to tell you.

Pharmacies are supposed to have their computer systems already set up (cross your fingers) with each plan's information. The computer system essentially links pharmacies, drug plans and the Medicare program, and information is shared in real time, as a way to best help the

Medicare customer at the pharmacy counter. The pharmacist will enter the ID number on your drug card to determine if you are in fact enrolled in the plan and what drugs are covered by the plan. The pharmacist will also know what price to charge you based on your drug plan's negotiated or discounted rate. Additionally, the computer system alerts the pharmacist to exactly what level of benefit you are in when you pick up that prescription, so that you are not overcharged. (Remember, the price you will pay for that drug will be different depending on the benefit level you are in at any given time).

Caution

Most of Medicare's approved prescription drug coverage plans offer broad pharmacy networks. If you travel, you may want to see if a branch of your pharmacy is located in the destination to which you are traveling. If not, you can use another pharmacy in that drug plan's network.

Going to a pharmacy not in your drug plan's network will likely require you to pay more for that drug. Although you can't regularly use non-network pharmacies, you can get your medications from out-of-network drug stores in emergency situations. You'll probably have to pay for the drug yourself and then submit a reimbursement claim with your drug plan.

For instance, your blood pressure medication may cost \$100, if you bought it directly from the pharmacy without any insurance plan. But let's say you did enroll. The drug plan provider may have negotiated a discounted price of perhaps \$86 for the drug, which we'll call the Discounted Drug Cost. Let's say you were in **Level 1** coverage where you are required to meet your plan's drug benefit deductible. You would then have to pay \$86 for the prescription, the full Discounted Drug Cost. This information is sent back to your insurer so that it can monitor your out-of-pocket spending. Now, let's say you've reached **Level 2**. Your plan may just charge you a \$15 co-payment for that same drug – we'll call the Customer Cost Share – and the plan pays the remaining \$71 of the Discounted Drug Cost. Once your total Discounted Drug Costs reach \$5,030, you enter **Level 3**, where you again pay the full \$86 (unless your drug plan offers coverage in **Level 3**). You'll continue to pay that amount for blood pressure medication, until you reach **Level 4**.

Of course, each drug plan has negotiated different discounts and the Customer Cost Share will vary when and how it is applied. The Customer Cost Share also varies depending on whether it is a generic or brand name drug or if it falls into different tier categories. The pharmacy will have this information available when you pick up your drugs, so that it knows how much to charge you at any given time.

How Do I Keep Track?

Drug plans are required to send you a monthly statement outlining what you have spent to date. Tracking your own records may be a smart thing to do so that you can compare back to the monthly statement. Designate a folder to keep your information organized. Make sure you keep costs for each year separate since your coverage levels start over again each calendar year. Create a summary of your plan coverage and tape it to the front of your recordkeeping folder for handy reference.

In addition, you will want to list the drugs you take and the price you expect to pay for them. On the next page is a worksheet to enter information you should keep handy, as a way to see what your plan requires you to pay for your prescriptions. If you don't have this information already gathered in Part II, do so now. You can get these details by calling your drug plan provider's toll-free number or reviewing the materials it sent after you enrolled. Your pharmacist may also be able to help.

Worksheet #4
My Prescription Drug Costs with this Plan

Discounted

<u>Drug Name</u>	<u>Generic or Brand</u>	<u>Tier</u>	<u>Drug Plan Cost</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Whether you rely on your drug plan to keep tabs on your prescription drug costs or you keep your own records to check your plan’s accounting, you’ll want to remember that your plan’s list of covered drugs (the formulary) can change during the year. So too can a plan’s Discounted Drug Cost, and an insurer can also change the tier level your drugs are on during the year. The government requires that in order for a plan to remove a drug from its formulary or make changes to your out-of-pocket drug costs the plan must give you a 60-day notice before doing so. Therefore, it’s important to read any mailed materials that your plan sends you. Make changes to your list above should that happen.

Next, you use **Tracking Your Drug Costs Through the Year** worksheet on the next page to keep track of the drugs you purchased and what it cost you as you work your way through the different coverage levels. By keeping a running subtotal in columns 4 and 6 for the Discounted Drug Cost and the Customer Cost Share columns, you’ll be clear on when you will reach the next coverage level.

Remember: The premiums you pay are not counted toward your out-of-pocket spending.

Worksheet #5 Tracking Your Drug Costs Through the Year

<u>Date Purchased</u>	<u>Drug Name</u>	<u>Discounted Drug Cost</u>	<u>Running Subtotal of Column 3</u>	<u>Customer Cost Share</u>	<u>Running Subtotal of Column 5</u>	<u>Level Reached</u>
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

The following are NOT covered by Medicare and will therefore not count toward out-of-pocket costs:

Drugs used for anorexia, weight loss, or weight gain; drugs used to promote fertility; drugs used for cosmetic purposes or hair growth; drugs used for the symptomatic relief of cough or colds; prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations; non-prescription drugs; inpatient drugs; barbiturates (sleeping pills); benzodiazepines (central nervous system depressants)

In addition, a drug cannot be covered if that drug is available under Part A or B of Medicare, such as drugs administered in a hospital or physician’s office.

What Can I Do If My Drug is Not Covered?

You have several options when one of your medications is not covered by your prescription drug plan. None of the options are ideal and each will require you to take some form of action. The first option you have when a drug you take is not covered by your plan is to ask your physician if there is a safe and effective alternative medication you can take that is covered by your drug plan.

Another option is to appeal the decision following the plan's so-called exceptions process. This is the process that all drug plans must have in place to allow a patient's physician to show that a certain drug is medically necessary. You'll need your physician on your side and willing to participate here. And even if the drug plan denies it at first, there are several layers of appeals. But to exhaust the appeals process could be time consuming. You can also use this process if a drug that you take was covered by your plan but then removed from the formulary or placed on a different tier.

Most Medicare beneficiaries can't just switch plans should one of their drugs no longer be covered. However, you can change drug plans for the following calendar year. This may be an option, depending on when in the year you have such a problem, to get your drug covered. Read the next page to see how this works.

Switching Plans

Most Medicare beneficiaries are generally locked into their plan until the first of the following year. Beneficiaries who are either nursing home residents or who also qualify for Medicaid can change as often as they want. But for most seniors, Medicare allows you to switch plans only one time a year. Medicare has adopted an open-enrollment period similar to that of private-sector employers, where individuals choose next year's plan choices at the end of the previous year. Medicare's open-enrollment period runs from October 15 through December 7.

While it is important for you to understand the new benefit and how it works it is equally important

that you don't get lost in the details and wind up with no coverage. The drug benefit will help protect you against high drug costs allowing you some peace of mind to better enjoy your "Golden Years" spending.

**Part IV:
Medicare Approved
Prescription Drug Plans**

Important Warnings and Cautions

1. A rating alone cannot tell the whole story. Please read the explanatory information contained in this publication. It is provided in order to give you an understanding of our rating philosophy, as well as paint a more complete picture of how we arrive at our opinion of a company's strengths and weaknesses.
2. Weiss Safety Ratings represent our opinion of a company's insolvency risk. As such, a high rating means we feel that the company has less chance of running into financial difficulties. A high rating is not a guarantee of solvency nor is a low rating a prediction of insolvency. Weiss Safety Ratings are not deemed to be a recommendation concerning the purchase or sale of the securities of any insurance company that is publicly owned.
3. Company performance is only one factor in determining a rating. Conditions in the marketplace and overall economic conditions are additional factors that may affect the company's financial strength. Therefore, a rating upgrade or downgrade does not necessarily reflect changes in the company's profits, capital or other financial measures, but may be due to external factors. Likewise, changes in Weiss Ratings' indexes may reflect changes in our risk assessment of business or economic conditions as well as changes in company performance.
4. All firms that have the same Weiss Safety Rating should be considered to be essentially equal in safety. This is true regardless of any differences in the underlying numbers which might appear to indicate greater strengths. Weiss Safety Rating already takes into account a number of lesser factors which, due to space limitations, cannot be included in this publication.
5. A good rating requires consistency. If a company is excellent on four indicators and fair on one, the company may receive a fair rating. This requirement is necessary due to the fact that fiscal problems can arise from any one of several causes including speculative investments, inadequate capital resources or operating losses.
6. We are an independent rating agency and do not depend on the cooperation of the companies we rate. Our data are derived, for the most part, from annual and quarterly financial statements that we obtain from federal banking regulators and state insurance commissioners. The latter may be supplemented by information insurance companies voluntarily provide upon request. Although we seek to maintain an open line of communication with the companies, we do not grant them the right to stop or influence publication of the ratings. This policy stems from the fact that this publication is designed for the protection of the consumer.
7. Affiliated companies do not automatically receive the same rating. We recognize that a troubled company may expect financial support from its parent or affiliates. Weiss Safety Ratings reflect our opinion of the measure of support that may become available to a subsidiary, if the subsidiary were to experience serious financial difficulties. In the case of a strong parent and a weaker subsidiary, the affiliate relationship will generally result in a higher rating for the subsidiary than it would have on a stand-alone basis. Seldom, however, would the rating be brought up to the level of the parent. This treatment is appropriate because we do not assume the parent would have either the resources or the will to "bail out" a troubled subsidiary during a severe economic crisis. Even when there is a binding legal obligation for a parent corporation to honor the policy obligations of its subsidiaries, the possibility exists that the subsidiary could be sold and lose its parental support. Therefore, it is quite common for one affiliate to have a higher rating than another. This is another reason why it is especially important that you have the precise name of the company you are evaluating.

What Our Ratings Mean

- A Excellent.** The company offers excellent financial security. It has maintained a conservative stance in its investment strategies, business operations and underwriting commitments. While the financial position of any company is subject to change, we believe that this company has the resources necessary to deal with severe economic conditions.
- B Good.** The company offers good financial security and has the resources to deal with a variety of adverse economic conditions. It comfortably exceeds the minimum levels for all of our rating criteria, and is likely to remain healthy for the near future. However, in the event of a severe recession or major financial crisis, we feel that this assessment should be reviewed to make sure that the firm is still maintaining adequate financial strength.
- C Fair.** The company offers fair financial security and is currently stable. But during an economic downturn or other financial pressures, we feel it may encounter difficulties in maintaining its financial stability.
- D Weak.** The company currently demonstrates what, in our opinion, we consider to be significant weaknesses which could negatively impact policyholders. In an unfavorable economic environment, these weaknesses could be magnified.
- E Very Weak.** The company currently demonstrates what we consider to be significant weaknesses and has also failed some of the basic tests that we use to identify fiscal stability. Therefore, even in a favorable economic environment, it is our opinion that policyholders could incur significant risks.
- F Failed.** The company is deemed failed if it is either 1) under supervision of an insurance regulatory authority; 2) in the process of rehabilitation; 3) in the process of liquidation; or 4) voluntarily dissolved after disciplinary or other regulatory action by an insurance regulatory authority.
- + **The plus sign** is an indication that the company is in the upper third of the letter grade.
- **The minus sign** is an indication that the company is in the lower third of the letter grade.
- U Unrated Companies.** The company is unrated for one or more of the following reasons: (1) total assets are less than \$1 million; (2) premium income for the current year was less than \$100,000; or (3) the company functions almost exclusively as a holding company rather than as an underwriter; or, (4) in our opinion, we do not have enough information to reliably issue a rating.

Part IV Contents

Here we provide contact information for the providers listed by the Center for Medicare and Medicaid as offering a Medicare-approved prescription drug plan. Where we could identify the insurer associated with the plan this list also includes Weiss Safety Rating.

- 1. Organization** The listed entity with the Center for Medicare and Medicaid (CMS) as offering prescription drug coverage. In some cases the name may be the name of the marketed product.
- 2. Website** The website address where you can find more information about the organization. Where we were unable to find the website we indicate 'No Website Available'.
- 3. Phone** The phone number that you can call for additional information on the plan. Where we were unable to determine the phone number we have placed dashes.
- 4. Company** The legally-registered name of the insurance company associated with that plan. This name can sometimes differ from the name that the company uses for advertising. In some instances we were unable to identify the exact insurance company and have listed 'Not Available'. The domicile state, which has primary regulatory responsibility for the company, is shown in parenthesis.
- 5. Weiss Safety Rating** The safety rating of the Company listed. Weiss rating is measured on a scale from A to F and considers a wide range of factors. Highly-rated companies are, in our opinion, less likely to experience financial difficulties than lower-rated firms. See *What Our Ratings Mean* for more information.
- 6. MA-PDP** The states in which the organization offers a Medicare Advantage prescription drug plan. If it does not offer such a plan N/A is indicated.
- 7. Stand-Alone PDP** The states in which the organization offers a stand-alone prescription drug plan. If it does not offer such a plan N/A is indicated.

Organization		Website	Phone
AHF		www.positivehealthcare.org/c	800-263-0067
Company:	AIDS HEALTHCARE FOUNDATION (CA)		Safety Rating: U
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
AHF		www.positivehealthcare.org	888-456-4715
Company:	AIDS HLTHCR FNDTN MCO OF FL (FL)		Safety Rating: D-
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
Alignment Health Plan		www.alignmenthealthcare.co	844-310-2247
Company:	ALIGNMENT HEALTH PLAN INC (CA)		Safety Rating: E-
MA-PDP:	CA		
Stand-Alone PDP:	N/A		
AllCare Advantage		www.allcareadvantagehp.co	888-460-0185
Company:	ALLCARE HEALTH PLAN INC (OR)		Safety Rating: D
MA-PDP:	OR		
Stand-Alone PDP:	N/A		
Allegian Health Plans		www.allegianadvantage.com	855-805-4152
Company:	ALLEGIAN INS CO (TX)		Safety Rating: U
MA-PDP:	TX		
Stand-Alone PDP:	N/A		
Alliance Medicare PPO		www.hap.org/medicare/plan/	800-422-4641
Company:	ALLIANCE HEALTH & LIFE INS CO (MI)		Safety Rating: C-
MA-PDP:	MI		
Stand-Alone PDP:	N/A		
AlohaCare		www.alohacare.org	800-434-1002
Company:	ALOHACARE (HI)		Safety Rating: C
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
Altius Health Plans		www.coventry-medicare.cove	877-988-3589
Company:	AETNA HEALTH OF UTAH INC (UT)		Safety Rating: C
MA-PDP:	UT,WY		
Stand-Alone PDP:	N/A		
America's 1st Choice of South Carolina		sc.americas1stchoice.com	866-321-3947
Company:	AMERICAS 1ST CHOICE HEALTH PLANS INC (SC)		Safety Rating: U
MA-PDP:	SC		
Stand-Alone PDP:	N/A		
AMERIGROUP		www.myamerigroup.com	---
Company:	AMERIGROUP WASHINGTON INC (WA)		Safety Rating: B+
MA-PDP:	WA		
Stand-Alone PDP:	N/A		
Amerigroup (Tennessee)		www.myamerigroup.com	---
Company:	AMERIGROUP TENNESSEE INC (TN)		Safety Rating: B-
MA-PDP:	TN		
Stand-Alone PDP:	N/A		

Organization	Website	Phone
Amerigroup (Texas) Company: AMERIGROUP TEXAS INC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.myamerigroup.com Safety Rating: B	---
Amerigroup Community Care Company: AMERIGROUP NEW JERSEY INC (NJ) MA-PDP: N/A Stand-Alone PDP: N/A	www.myamerigroup.com Safety Rating: A-	---
Amerigroup Community Care of New Mexico Company: AMERIGROUP CMNTY CARE OF NM (NM) MA-PDP: NM Stand-Alone PDP: N/A	www.myamerigroup.com Safety Rating: C+	800-600-4441
Anthem Blue Cross (California) Company: BLUE CROSS OF CALIFORNIA (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.anthem.com/ca/ Safety Rating: A+	888-211-9813
Anthem Blue Cross and Blue Shield (Colorado) Company: ROCKY MTN HOSP & MED SVC INC (CO) MA-PDP: CO Stand-Alone PDP: CO	www.anthem.com Safety Rating: B	800-831-3000
Anthem Blue Cross and Blue Shield (Connecticut) Company: ANTHEM HEALTH PLANS INC (CT) MA-PDP: CT Stand-Alone PDP: CT	www.anthem.com Safety Rating: B	800-238-1143
Anthem Blue Cross and Blue Shield (Indiana) Company: ANTHEM INS COMPANIES INC (IN) MA-PDP: IN,KY Stand-Alone PDP: IN,KY	www.anthem.com Safety Rating: B-	888-811-2095
Anthem Blue Cross and Blue Shield (Maine) Company: ANTHEM HLTH PLANS OF MAINE INC (ME) MA-PDP: ME Stand-Alone PDP: N/A	www.anthem.com Safety Rating: B	855-304-1785
Anthem Blue Cross and Blue Shield (Missouri) Company: HEALTHY ALLIANCE LIFE INS CO (MO) MA-PDP: MO Stand-Alone PDP: MO	www.anthem.com Safety Rating: B	800-652-6387
Anthem Blue Cross and Blue Shield (Nevada) Company: ROCKY MTN HOSP & MED SVC INC (CO) MA-PDP: N/A Stand-Alone PDP: NV	www.anthem.com Safety Rating: B	---
Anthem Blue Cross and Blue Shield (New Hampshire) Company: ANTHEM HEALTH PLANS OF NH INC (NH) MA-PDP: NH Stand-Alone PDP: N/A	www.anthem.com Safety Rating: B	855-304-1787

Organization	Website	Phone
Organization: Anthem Blue Cross and Blue Shield (Ohio) Company: COMMUNITY INS CO (OH) (OH) MA-PDP: OH Stand-Alone PDP: OH	www.anthem.com	888-811-2095 Safety Rating: B-
Organization: Anthem Blue Cross and Blue Shield (Virginia) Company: ANTHEM HEALTH PLANS OF VA INC (VA) MA-PDP: VA Stand-Alone PDP: VA	www.anthem.com	800-916-2583 Safety Rating: B-
Organization: Anthem Blue Cross and Blue Shield (Wisconsin) Company: BLUE CROSS BLUE SHIELD OF WI (WI) MA-PDP: WI Stand-Alone PDP: N/A	www.anthem.com	888-811-2095 Safety Rating: B-
Organization: Anthem Blue Cross and Blue Shield PDP (New Hampshire) Company: ANTHEM HEALTH PLANS OF NH INC (NH) MA-PDP: N/A Stand-Alone PDP: NH	www.anthem.com	800-232-1261 Safety Rating: B
Organization: Anthem Blue Cross and Blue Shield PDP (Wisconsin) Company: BLUE CROSS BLUE SHIELD OF WI (WI) MA-PDP: N/A Stand-Alone PDP: WI	www.anthem.com	888-211-9815 Safety Rating: B-
Organization: Anthem Blue Cross and Blue Shield PDP, SNP (Maine) Company: ANTHEM HLTH PLANS OF MAINE INC (ME) MA-PDP: N/A Stand-Alone PDP: ME	www.anthem.com	800-413-3103 Safety Rating: B
Organization: Anthem Blue Cross and Blue Shield SNP (Wisconsin) Company: BLUE CROSS BLUE SHIELD OF WI (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.anthem.com	855-306-9358 Safety Rating: B-
Organization: Anthem Blue Cross Life and Health Insurance Co. Company: ANTHEM BLUE CROSS L&H INS CO (CA) MA-PDP: CA Stand-Alone PDP: CA	www.anthem.com/wps/portal	888-211-9813 Safety Rating: C+
Organization: Anthem HealthKeepers Company: HEALTHKEEPERS INC (VA) MA-PDP: VA Stand-Alone PDP: N/A	www.anthem.com	888-326-3584 Safety Rating: B
Organization: Arcadian Health Plan, Inc. Company: ARCADIAN HEALTH PLAN INC (WA) MA-PDP: ME,NH Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-2364 Safety Rating: A-
Organization: Arcadian Health Plan, Inc. (California) Company: ARCADIAN HEALTH PLAN INC (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-2364 Safety Rating: U

Organization	Website	Phone
ARKANSAS BLUE CROSS AND BLUE SHIELD Company: USABLE MUTUAL INS CO (AR) MA-PDP: AR Stand-Alone PDP: AR	www.arkansasbluecross.com	800-238-8379 Safety Rating: B+
Aspire Health Plan Company: ASPIRE HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	No Website Available	--- Safety Rating: E-
Asuris Northwest Health Company: ASURIS NORTHWEST HEALTH (WA) MA-PDP: WA Stand-Alone PDP: OR,WA	www.asurisnorthwesthealth.c	888-734-3623 Safety Rating: B+
ATRIO Health Plans Company: ATRIO HEALTH PLANS INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.atriohp.com	877-672-8620 Safety Rating: D+
Avalon Insurance Company Company: AVALON INS CO (PA) MA-PDP: N/A Stand-Alone PDP: PA,WV	www.securexpdp.com	877-234-3853 Safety Rating: D+
AvMed Medicare Company: AVMED INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.avmed.org	800-390-9355 Safety Rating: U
Baptist Health Plan Company: BAPTIST HEALTH PLAN INC (KY) MA-PDP: KY Stand-Alone PDP: N/A	www.baptisthealthplan.com	844-405-1763 Safety Rating: U
Blue Advantage (PPO) Company: BLUE CROSS & BLUE SHIELD OF AL (AL) MA-PDP: AL Stand-Alone PDP: AL	www.bcbsalmedicare.com	888-543-9212 Safety Rating: A-
Blue Care Network Company: BLUE CARE NETWORK OF MICHIGAN (MI) MA-PDP: MI Stand-Alone PDP: N/A	www.mibcn.com	877-469-2583 Safety Rating: B+
Blue Cross & Blue Shield of Rhode Island Company: BLUE CROSS & BLUE SHIELD OF RI (RI) MA-PDP: RI Stand-Alone PDP: RI	www.bcbsri.com	800-267-0439 Safety Rating: B
Blue Cross and Blue Shield of Arizona Company: BLUE CROSS BLUE SHIELD OF AZ (AZ) MA-PDP: N/A Stand-Alone PDP: AZ	www.yourazmedicareresolution	877-853-7693 Safety Rating: A+

Organization	Website	Phone
Blue Cross and Blue Shield of IL, NM, OK Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: IL,NM,OK Stand-Alone PDP: N/A	No Website Available	--- Safety Rating: B+
Blue Cross and Blue Shield of Kansas City (Blue K) Company: BLUE CROSS BLUE SHIELD OF KANSAS INC (KS) MA-PDP: KS,MO Stand-Alone PDP: N/A	www.bluekcma.com	855-208-8246 Safety Rating: C+
Blue Cross and Blue Shield of Minnesota Company: BCBSM INC (MN) MA-PDP: MN Stand-Alone PDP: MN	www.bluecrossmn.com	800-262-0820 Safety Rating: C
Blue Cross and Blue Shield of Montana Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: N/A Stand-Alone PDP: MT	www.bcbsmt.com	800-447-7828 Safety Rating: B+
Blue Cross and Blue Shield of Montana Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: MT Stand-Alone PDP: N/A	No Website Available	--- Safety Rating: B+
Blue Cross and Blue Shield of Nebraska Company: BLUE CROSS BLUE SHIELD NE INC (NE) MA-PDP: NE Stand-Alone PDP: NE	www.bcbsne.com	877-444-2583 Safety Rating: B
Blue Cross and Blue Shield of North Carolina Company: BLUE CROSS & BLUE SHIELD OF NC (NC) MA-PDP: NC Stand-Alone PDP: N/A	www.bcbsnc.com	877-494-7647 Safety Rating: B+
Blue Cross and Blue Shield of Vermont Company: BLUE CROSS & BLUE SHIELD OF VT (VT) MA-PDP: N/A Stand-Alone PDP: VT	www.bcbsvt.com	877-479-2227 Safety Rating: B-
Blue Cross Blue Shield Healthcare Plan of Georgia Company: BLUE CROSS BLUE SHIELD HLTHCR (GA) MA-PDP: GA Stand-Alone PDP: N/A	www.bcbsga.com	877-819-7038 Safety Rating: B
Blue Cross Blue Shield of Arizona Advantage Company: MEDISUN INC (AZ) MA-PDP: AZ Stand-Alone PDP: N/A	www.bannerhealth.com	800 446-8331 Safety Rating: D
Blue Cross Blue Shield of IL, MT, NM Company: HCSC INS SERVICES CO (IL) MA-PDP: IL,MT,NM Stand-Alone PDP: N/A	www.bcbsil.com/medicare	877-774-8592 Safety Rating: B-

Organization	Website	Phone
Blue Cross Blue Shield of Massachusetts Company: BC&BS OF MASSACHUSETTS INC (MA) MA-PDP: MA Stand-Alone PDP: MA	www.bluecrossma.com	800-678-2265 Safety Rating: C+
Blue Cross Blue Shield of Michigan Company: BLUE CROSS BLUE SHIELD OF MI (MI) MA-PDP: MI Stand-Alone PDP: MI	www.bcbsm.com	877-469-2583 Safety Rating: B
Blue Cross Blue Shield of New Mexico Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: NM Stand-Alone PDP: N/A	www.bcbsnm.com/medicare	877-774-8592 Safety Rating: B+
Blue Cross Blue Shield of North Carolina Company: BLUE CROSS & BLUE SHIELD OF NC (NC) MA-PDP: N/A Stand-Alone PDP: NC	www.bcbsnc.com	888-247-4142 Safety Rating: B+
Blue Cross Blue Shield of North Dakota Company: BLUE CROSS BLUE SHIELD OF ND (ND) MA-PDP: N/A Stand-Alone PDP: ND	www.bcbsnd.com	800-342-4718 Safety Rating: B
Blue Cross Blue Shield of OK Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: OK Stand-Alone PDP: N/A	www.bcbsok.com	--- Safety Rating: B+
Blue Cross Blue Shield of South Carolina Company: BLUE CROSS & BLUE SHIELD OF SC (SC) MA-PDP: N/A Stand-Alone PDP: SC	www.scblesmedadvantage.c	800-930-2912 Safety Rating: B
Blue Cross Blue Shield of Texas Company: HCSC INS SERVICES CO (IL) MA-PDP: TX Stand-Alone PDP: N/A	www.bcbstx.com/medicare	877-774-8592 Safety Rating: B-
Blue Cross Blue Shield of Wyoming Company: BLUE CROSS BLUE SHIELD OF WY (WY) MA-PDP: N/A Stand-Alone PDP: WY	www.bcbswy.com	800-442-2376 Safety Rating: B-
Blue Cross of Idaho Company: BLUE CROSS OF IDAHO HEALTH SVC (ID) MA-PDP: ID Stand-Alone PDP: N/A	www.bcidaho.com	888-494-2583 Safety Rating: B+
Blue MedicareRx Company: BLUE CROSS BLUE SHIELD OF KANSAS INC (KS) MA-PDP: N/A Stand-Alone PDP: KS	www.bmedicarerx.com	866-755-2776 Safety Rating: C+

Organization		Website	Phone
Blue Plus		www.bluecrossmn.com	888-740-6013
Company:	BCBSM INC (MN)		Safety Rating: C
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
Blue Shield of California		www.blueshieldca.com	800-963-8008
Company:	CA PHYSICIANS SERVICE (CA)		Safety Rating: A+
MA-PDP:	CA		
Stand-Alone PDP:	CA		
BlueCare Plus Tennessee		www.bluecareplus.bcbst.com	800-332-5762
Company:	BLUECROSS BLUESHIELD OF TN INC (TN)		Safety Rating: B+
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
BlueCross BlueShield of Tennessee		www.bcbst-medicare.com	866-210-1522
Company:	BLUECROSS BLUESHIELD OF TN INC (TN)		Safety Rating: B+
MA-PDP:	TN		
Stand-Alone PDP:	N/A		
BlueCross BlueShield of WNY and BlueShield of NENY		www.bcbswny.com www.bsn	---
Company:	HIGHMARK WESTERN & NERN NY INC (NY)		Safety Rating: B
MA-PDP:	NY		
Stand-Alone PDP:	N/A		
BMC HealthNet Plan Senior Care Options		www.bmchp.org	855-833-8125
Company:	BOSTON MED CENTER HEALTH PLAN (MA)		Safety Rating: B+
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
Brand New Day		www.hmocalif.com	866-255-4795
Company:	UNIVERSAL CARE INC (CA)		Safety Rating: E-
MA-PDP:	CA		
Stand-Alone PDP:	N/A		
Buckeye Health Plan		www.bchpohio.com	866-389-7690
Company:	BUCKEYE CMNTY HLTH PLAN INC (OH)		Safety Rating: B
MA-PDP:	N/A		
Stand-Alone PDP:	N/A		
Capital Advantage Insurance Company		www.seniorblueppo.capbluec	866-987-4213
Company:	CAPITAL ADVANTAGE INS CO (PA)		Safety Rating: C-
MA-PDP:	PA		
Stand-Alone PDP:	N/A		
Capital Health Plan		www.capitalhealth.com/medi	850-523-7441
Company:	CAPITAL HEALTH PLAN INC (FL)		Safety Rating: B+
MA-PDP:	FL		
Stand-Alone PDP:	N/A		
Care Improvement Plus UnitedHealthcare		www.careimprovementplus.c	800-711-1656
Company:	CARE IMPROVEMENT PLUS OF TEXAS (TX)		Safety Rating: B+
MA-PDP:	TX		
Stand-Alone PDP:	N/A		

Organization	Website	Phone
Care Improvement Plus Company: UNITEDHEALTHCARE (TEXAS) MA-PDP: CARE IMPROVEMENT PLUS SOUTH (NE) Stand-Alone PDP: AR,GA,MO,SC,WI N/A	www.careimprovementplus.c	800-711-1656 Safety Rating: A-
Care N Care Health Plan Company: CARE N CARE INS CO (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.cnchealthplan.com	877-665-2622 Safety Rating: D
Care Wisconsin Health Plan, Inc. Company: MY CHOICE WI HEALTH PLAN INC (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.carewisconsinhealthpla	800-963-0035 Safety Rating: B+
Care1st Health Plan (California) Company: CARE 1ST HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.care1st.com	800-544-0088 Safety Rating: U
Care1st Health Plan (Texas) Company: CARE 1ST HEALTH PLAN INC (CA) MA-PDP: TX Stand-Alone PDP: N/A	www.care1st.com	--- Safety Rating: U
CareMore Health Plan Company: CAREMORE HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.caremore.com	800 499-2793 Safety Rating: C
CareMore Health Plan of Arizona, Inc. Company: CAREMORE HEALTH PLAN OF AZ INC (AZ) MA-PDP: AZ Stand-Alone PDP: N/A	www.caremore.com	800 499-2793 Safety Rating: C+
CareMore Health Plan of Nevada Company: CAREMORE HEALTH PLAN OF NEVADA (NV) MA-PDP: NV Stand-Alone PDP: N/A	www.caremore.com	800 499-2793 Safety Rating: C+
CareOregon Advantage Company: HEALTH PLAN OF CAREOREGON INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.careoregon.org	800-224-4840 Safety Rating: D+
CarePlus Health Plans, Inc. Company: CAREPLUS HEALTH PLANS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.careplus-hp.com	800-793-9808 Safety Rating: A
CareSource (Indiana) Company: CARESOURCE INDIANA INC (IN) MA-PDP: IN Stand-Alone PDP: N/A	www.caresource.com	800-418-0172 Safety Rating: B

Organization	Website	Phone
CareSource (Kentucky) Company: CARESOURCE KENTUCKY CO (KY) MA-PDP: KY Stand-Alone PDP: N/A	www.caresource.com	800-833-3239 Safety Rating: B
CareSource (Ohio) Company: CARESOURCE OHIO INC (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.caresource.com	844-607-2827 Safety Rating: A-
Cariten Health Plan, Inc. Company: CARITEN HEALTH PLAN INC (TN) MA-PDP: TN Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-2364 Safety Rating: B
CDPHP Medicare Choices Company: CAP DISTRICT PHYSICIANS HLTH (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.cdphp.com	888-248-6522 Safety Rating: C
Centers Plan for Healthy Living Company: CENTERS PLAN FOR HEALTHY LIVING LLC (NY) MA-PDP: NY Stand-Alone PDP: N/A	No Website Available	--- Safety Rating: U
Central Health Medicare Plan Company: CENTRAL HEALTH PLAN OF CA INC (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.centralhealthplan.com	866-314-2427 Safety Rating: D+
CHA HMO, Inc. Company: CHA HMO INC (KY) MA-PDP: HI,IA,NE,SD Stand-Alone PDP: N/A	www.humana-medicare.com	800-457-4708 Safety Rating: B
Chinese Community Health Plan Company: CHINESE COMMUNITY HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.cchphmo.com	888-775-7888 Safety Rating: E-
CHRISTUS Health Plan Generations Company: CHRISTUS HEALTH PLAN (TX) MA-PDP: NM Stand-Alone PDP: N/A	www.christushealthplan.org/	844-282-3026 Safety Rating: D
Colorado Choice Health Plans Company: HMO COLORADO INC (CO) MA-PDP: CO Stand-Alone PDP: N/A	www.coloradochoicehp.com	800-475-8466 Safety Rating: B
Community Care Company: CMNTY CARE HLTH PLAN INC (WI) (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.communitycareinc.org	866-992-6600 Safety Rating: B

Organization	Website	Phone
Community Care Alliance of Illinois, NFP Company: CLEAR SPRING HLTH CMNTY CARE (IL) MA-PDP: IL Stand-Alone PDP: N/A	www.ccaillinois.com	312-932-8181 Safety Rating: C-
Community HealthFirst Medicare Advantage Plan Company: COMMUNITY HEALTH PLAN OF WA (WA) MA-PDP: WA Stand-Alone PDP: N/A	www.healthfirst.chpw.org	800-944-1247 Safety Rating: B-
CommunityCare Advantage Medicare Plan (HMO) Company: COMMUNITYCARE GVT PROGRAMS INC (OK) MA-PDP: OK Stand-Alone PDP: N/A	www.ccokadvantage.com	800-333-3275 Safety Rating: D
CommunityCare Senior Health Plan (HMO) Company: COMMUNITYCARE HMO INC (OK) MA-PDP: OK Stand-Alone PDP: N/A	www.ccok.com	800-642-8065 Safety Rating: C
ConnectiCare, Inc. Company: CONNECTICARE INC (CT) MA-PDP: CT Stand-Alone PDP: N/A	www.connecticare.com	877-224-8221 Safety Rating: C-
Constellation Health Company: CONSTELLATION HEALTH LLC (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.constellationhealthpr.co	--- Safety Rating: U
Coventry Health Care Company: COVENTRY HEALTH & LIFE INS CO (MO) MA-PDP: AR,GA,KS,MO,NC,NE,OH,OK,SD,WV Stand-Alone PDP: N/A	www.coventry-medicare.cove	866-613-4977 Safety Rating: B-
Coventry Health Care of Illinois, Inc. Company: COVENTRY HEALTH CARE OF IL INC (IL) MA-PDP: IL Stand-Alone PDP: N/A	www.coventryhealthcare.com	800-431-1211 Safety Rating: B
Coventry Health Care of Louisiana, Inc. Company: AETNA HEALTH INC (LA) (LA) MA-PDP: LA Stand-Alone PDP: N/A	www.coventry-medicare.cove	--- Safety Rating: C
Coventry Health Care of Missouri, Inc. Company: COVENTRY HEALTH CARE OF MO INC (MO) MA-PDP: MO Stand-Alone PDP: N/A	www.coventry-medicare.cove	866-291-8628 Safety Rating: B
Coventry Health Care of West Virginia Company: COVENTRY HEALTH CARE OF WV INC (WV) MA-PDP: WV Stand-Alone PDP: N/A	www.chcwestvirginia.coventr	--- Safety Rating: B

Organization	Website	Phone
Dean Advantage Company: DEAN HEALTH PLAN INC (WI) MA-PDP: WI Stand-Alone PDP: N/A	www.deancare.com	877-232-7566 Safety Rating: B
Dean Health Plan, Inc. Company: DEAN HEALTH PLAN INC (WI) MA-PDP: WI Stand-Alone PDP: N/A	www.deancare.com	888-422-3326 Safety Rating: B
Denver Health Medical Plan Company: DENVER HEALTH MEDICAL PLAN INC (CO) MA-PDP: CO Stand-Alone PDP: N/A	www.denverhealthmedicalpla	877-956-2111 Safety Rating: C
Easy Choice Health Plan Company: WELLCARE OF CALIFORNIA INC (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.easychoicehealthplan.c	866-999-3945 Safety Rating: D-
Elderplan Company: ELDERPLAN INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.elderplan.org	866-695-8102 Safety Rating: C+
EmblemHealth Medicare HMO Company: HEALTH INS PLAN OF GREATER NY (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.emblemhealth.com	800-447-8255 Safety Rating: D-
EMI Health Company: EDUCATORS MUTUAL INS ASSN (UT) MA-PDP: N/A Stand-Alone PDP: ID,UT	www.educatorsmutual.com/m	800-662-5851 Safety Rating: B
Empire BlueCross BlueShield Company: EMPIRE HEALTHCHOICE ASSR INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.empireblue.com	800-839-0468 Safety Rating: B-
EnvisionRx Plus Company: ELIXIR INS CO (OH) MA-PDP: N/A Stand-Alone PDP: All states except AS,MP,VI	www.envisionrxplus.com	866-250-2005 Safety Rating: C-
Essence Healthcare Company: ESSENCE HEALTHCARE INC (MO) MA-PDP: IL,MO Stand-Alone PDP: N/A	www.essencehealthcare.com	866-597-9560 Safety Rating: B+
Excellus Health Plan, Inc Company: EXCELLUS HEALTH PLAN INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.excellusbcb.com	800-671-6081 Safety Rating: B-

Organization	Website	Phone
Express Scripts Medicare Company: MEDCO CONTAINMENT LIFE INS CO (PA) MA-PDP: N/A Stand-Alone PDP: All states except AS,GU,MP,NY,VI	www.express-scripts.com	800-935-6103 Safety Rating: C
Express Scripts Medicare (New York) Company: MEDCO CONTAINMENT INS CO OF NY (NY) MA-PDP: N/A Stand-Alone PDP: NY	www.express-scripts.com	800-935-6103 Safety Rating: C
Fallon Health Company: FALLON HEALTH INC (MA) MA-PDP: MA Stand-Alone PDP: N/A	www.fchp.org	866-231-3669 Safety Rating: B
FamilyCare Health Plans, Inc. Company: FAMILYCARE HEALTH PLANS INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.familycareinc.org	800-458-9518 Safety Rating: U
Farm Bureau Health Plans Company: MEMBERS HEALTH INS CO (AZ) MA-PDP: N/A Stand-Alone PDP: TN	www.fbhealthplans.com	866-643-6924 Safety Rating: C
First Health Part D Company: FIRST HEALTH L&H INS CO (TX) MA-PDP: N/A Stand-Alone PDP: All states except AS,GU,MP,PR,VI	www.coventry-medicare.cove	800-588-3322 Safety Rating: U
FirstMedicare Direct Company: FIRSTCAROLINACARE INS CO (NC) MA-PDP: NC Stand-Alone PDP: N/A	www.firstcarolinacare.com	844-201-4957 Safety Rating: C-
Florida Blue Company: BC&BS OF FLORIDA INC (FL) MA-PDP: FL Stand-Alone PDP: FL	www.bcbsfl.com	800-809-8568 Safety Rating: B
Florida Blue (Regional) Company: HEALTH OPTIONS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.bcbsfl.com	877-465-1125 Safety Rating: B-
Florida Blue HMO Company: HEALTH OPTIONS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.bcbsfl.com	877-465-1125 Safety Rating: B-
Florida Blue Preferred HMO Company: BEHEALTHY FLORIDA INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.floridablue.com	855-601-9465 Safety Rating: C+

Organization	Website	Phone
Florida Health Care Plan, Inc. Company: FLORIDA HEALTH CARE PLAN INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.floridahealthcares.com Safety Rating: B+	800-352-9824
Freedom Health, Inc. Company: FREEDOM HEALTH INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.freedomhealth.com/me Safety Rating: B	888-796-0946
Fresenius Health Plans Company: FRESENIUS HEALTH PLANS INS CO (IN) MA-PDP: N/A Stand-Alone PDP: N/A	www.esrdplans.com Safety Rating: U	855-598-6774
Gateway Health Medicare Assured Company: GATEWAY HEALTH PLAN OF OH INC (OH) MA-PDP: KY,NC,OH Stand-Alone PDP: N/A	www.gatewayhealthplan.com Safety Rating: U	800-392-1147
Gateway Health Medicare Assured (PA) Company: GATEWAY HEALTH PLAN INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.gatewayhealthplan.com Safety Rating: B-	800-685-5209
Geisinger Gold Company: GEISINGER HEALTH PLAN (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.thehealthplan.com Safety Rating: B	800-482-8163
GlobalHealth Company: GLOBALHEALTH INC (OK) MA-PDP: OK Stand-Alone PDP: N/A	www.globalhealth.com Safety Rating: D	844-280-5555
Golden State Medicare Health Plan Company: GOLDEN STATE MEDICARE HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.gsmhp.com Safety Rating: U	855-895-0057
Group Health Cooperative Company: KAISER FNDTN HLTH PLAN OF WA (WA) MA-PDP: WA Stand-Alone PDP: N/A	www.ghc.org Safety Rating: D	800-446-8882
HAP Midwest Advantage Company: HAP EMPOWERED HLTH PLAN INC (MI) MA-PDP: N/A Stand-Alone PDP: N/A	www.midwestadvantage.org Safety Rating: D+	888-654-2200
HAP Senior Plus Company: HEALTH ALLIANCE PLAN OF MI (MI) MA-PDP: MI Stand-Alone PDP: N/A	www.hap.org/medicare Safety Rating: C-	800-801-1770

Organization	Website	Phone
Harvard Pilgrim Health Care of New England Company: HARVARD PILGRIM HLTH CARE (NE) (MA) MA-PDP: NH Stand-Alone PDP: N/A	www.harvardpilgrim.org	800-421-3550 Safety Rating: C
Harvard Pilgrim Health Care, Inc. Company: HARVARD PILGRIM HLTHCARE INC (MA) MA-PDP: MA,ME Stand-Alone PDP: N/A	www.harvardpilgrim.org	800-421-3550 Safety Rating: C
Health Advantage Company: USABLE MUTUAL INS CO (AR) MA-PDP: AR Stand-Alone PDP: N/A	www.arkansasbluecross.com	800-238-8379 Safety Rating: B+
Health Alliance Medicare Company: HEALTH ALLIANCE MED PLANS INC (IL) MA-PDP: IA,IL,IN,OH,WA Stand-Alone PDP: N/A	www.healthalliance.org	800-965-4022 Safety Rating: C+
HEALTH NET COMMUNITY SOLUTIONS, INC. Company: HEALTH NET CMNTY SOLUTIONS INC (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.healthnet.com	800-977-6738 Safety Rating: U
Health Net Health Plan of Oregon, Inc. Company: HEALTH NET HLTH PLAN OF OR INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.healthnet.com	--- Safety Rating: C
Health Net Life Insurance Company Company: HEALTH NET LIFE INS CO (CA) MA-PDP: OR,WA Stand-Alone PDP: N/A	www.healthnet.com	800-806-8811 Safety Rating: B
Health Net of Arizona, Inc. Company: HEALTH NET OF ARIZONA INC (AZ) MA-PDP: AZ Stand-Alone PDP: N/A	www.healthnet.com	800-977-7522 Safety Rating: C
Health Net of California Company: HEALTH NET OF CALIFORNIA INC (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.healthnet.com	800-806-8811 Safety Rating: D+
Health New England Medicare Advantage Plans Company: HEALTH NEW ENGLAND INC (MA) MA-PDP: CT,MA Stand-Alone PDP: N/A	www.healthnewengland.com	877-443-3314 Safety Rating: B-
Health Partners Medicare Company: HEALTH PARTNERS PLANS INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.healthpartnersplans.co	800-553-0784 Safety Rating: B+

Organization	Website	Phone
Health Plan of Nevada, Inc. Company: HEALTH PLAN OF NEVADA INC (NV) MA-PDP: NV Stand-Alone PDP: N/A	www.seniordimensions.com	800-349-3538 Safety Rating: B
Healthfirst Medicare Plan Company: HEALTHFIRST HEALTH PLAN INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.healthfirstny.org	888-260-1010 Safety Rating: B+
HealthPartners Company: HEALTHPARTNERS INC (MN) MA-PDP: MN,WI Stand-Alone PDP: N/A	www.healthpartners.com	800-233-9645 Safety Rating: C
HealthPartners UnityPoint Health Company: HEALTHPARTNERS UNITYPOINT HLTH (IA) MA-PDP: IA,IL Stand-Alone PDP: N/A	www.healthpartnersunitypoint	888-360-0544 Safety Rating: D
HealthSun Health Plans, Inc. Company: HEALTHSUN HEALTH PLANS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.health-sun.com	877-207-4900 Safety Rating: B
HealthTeam Advantage Company: CARE N CARE INS CO OF NC INC (NC) MA-PDP: NC Stand-Alone PDP: N/A	www.healthteamadvantage.co	877-905-9216 Safety Rating: E-
HeartlandPlains Health Company: HEARTLANDPLAINS HEALTH (NE) MA-PDP: NE Stand-Alone PDP: N/A	www.heartlandplainshealth.c	--- Safety Rating: U
Highmark Choice Company Company: HIGHMARK CHOICE CO (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.highmarkbcbspenn.com	800-428-2082 Safety Rating: U
Highmark Health Insurance Company Company: HIGHMARK WEST VIRGINIA INC (WV) MA-PDP: N/A Stand-Alone PDP: PA,WV	www.highmarkbcbs.com	888-459-4020 Safety Rating: B+
Highmark Senior Health Company Company: HIGHMARK INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.highmarkbcbs.com	800-550-8722 Safety Rating: B+
Highmark Senior Solutions Company Company: HIGHMARK SENIOR SOLUTIONS CO (WV) MA-PDP: WV Stand-Alone PDP: N/A	www.highmarkbcbswv.com/	866-739-1899 Safety Rating: U

Organization	Website	Phone
HISC - Blue Cross Blue Shield of Illinois Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: N/A Stand-Alone PDP: IL	www.hisc.net	877-213-1821 Safety Rating: B+
HISC - Blue Cross Blue Shield of New Mexico Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: N/A Stand-Alone PDP: NM	www.hisc.net	877-260-0324 Safety Rating: B+
HISC - Blue Cross Blue Shield of Oklahoma Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: N/A Stand-Alone PDP: OK	www.hisc.net	877-282-3785 Safety Rating: B+
HISC - Blue Cross Blue Shield of Texas Company: HLTHCARE SVC CORP A MUTUAL (IL) MA-PDP: N/A Stand-Alone PDP: TX	www.hisc.net	877-296-8194 Safety Rating: B+
HMO Louisiana Company: HMO LOUISIANA INC (LA) MA-PDP: LA Stand-Alone PDP: N/A	www.bcbsla.com	800-232-4967 Safety Rating: A+
HMSA Akamai Advantage Company: HAWAII MEDICAL SERVICE ASSN (HI) MA-PDP: HI Stand-Alone PDP: N/A	www.hmsa.com	800-776-4672 Safety Rating: B
Horizon Blue Cross Blue Shield of New Jersey, Inc. Company: HORIZON HEALTHCARE SERVICES INC (NJ) MA-PDP: NJ Stand-Alone PDP: NJ	www.horizon-bcbsnj.com	800-355-2583 Safety Rating: U
Humana Benefit Plan of Illinois, Inc. Company: HUMANA BENEFIT PLAN OF IL INC (IL) MA-PDP: AL,GA,IL,IN,KY,LA,MT,NC,OH,PA,SC,WV Stand-Alone PDP: N/A	www.humana-medicare.com	800-372-2147 Safety Rating: A
Humana Employers Health Plan of Georgia, Inc. Company: HUMANA EMPLOYERS HEALTH PLAN (GA) MA-PDP: GA Stand-Alone PDP: N/A	www.humana-medicare.com	800-372-2147 Safety Rating: B
Humana Health Benefit Plan of Louisiana, Inc. Company: HUMANA HLTH BENEFIT PLAN OF LA (LA) MA-PDP: LA Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-6578 Safety Rating: A-
Humana Health Company of New York, Inc. Company: HUMANA HEALTH CO OF NY INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.humana-medicare.com	888-685-9168 Safety Rating: B

Organization	Website	Phone
Humana Health Insurance Company of FL, Inc Company: HUMANA HEALTH INS CO OF FL INC (FL) MA-PDP: AL,FL Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-6578 Safety Rating: B
Humana Health Plan, Inc. Company: HUMANA HEALTH PLAN INC (KY) MA-PDP: AL,AR,AZ,CO,ID,IL,IN,KS,KY,MO,NE,NM,NV,SC,TX,VA,WA Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-6578 Safety Rating: B
Humana Health Plans of Puerto Rico Inc Company: HUMANA HEALTH PLANS OF PR INC (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-6578 Safety Rating: B
Humana Insurance Company Company: HUMANA INS CO (WI) (WI) MA-PDP: All states except AK,AS,CA,CT,DC,GU,MA,ME,MP,NH,NJ,NY,PR,RI,VI,VT,WY Stand-Alone PDP: All states except AS,GU,MP,NY,PR,VI	www.humana-medicare.com	800-833-6578 Safety Rating: A-
Humana Insurance Company of New York Company: HUMANA INS CO OF NY (NY) MA-PDP: NY Stand-Alone PDP: NY	www.humana-medicare.com	800-833-6578 Safety Rating: B
Humana Insurance of Puerto Rico, Inc. Company: HUMANA INS CO OF PUERTO RICO INC (PR) MA-PDP: PR Stand-Alone PDP: PR	www.humana-medicare.com	800-833-6578 Safety Rating: B
Humana Medical Plan of Michigan, Inc. Company: HUMANA MEDICAL PLAN OF MI INC (MI) MA-PDP: MI Stand-Alone PDP: N/A	www.humana-medicare.com	800-457-4708 Safety Rating: B
Humana Medical Plan of Pennsylvania, Inc. Company: HUMANA MEDICAL PLAN OF PA INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.humana-medicare.com	800-720-9039 Safety Rating: B
Humana Medical Plan of Utah, Inc. Company: HUMANA MEDICAL PLAN OF UT INC (UT) MA-PDP: UT Stand-Alone PDP: N/A	www.humana-medicare.com	800-372-2147 Safety Rating: B
Humana Medical Plan, Inc. Company: HUMANA MEDICAL PLAN INC (FL) MA-PDP: FL,MS,NC,OR Stand-Alone PDP: N/A	www.humana-medicare.com	800-833-6578 Safety Rating: A
Humana Medical Plan, Inc. (Kentucky) Company: HUMANA MEDICAL PLAN INC (FL) MA-PDP: KY Stand-Alone PDP: N/A	www.humana-medicare.com	800-720-9039 Safety Rating: A

Organization	Website	Phone
Humana Regional Health Plan, Inc. Company: HUMANA REGIONAL HLTH PLAN INC (AR) MA-PDP: OK Stand-Alone PDP: N/A	www.humana-medicare.com	800-720-9039 Safety Rating: B
Humana Wisconsin Health Organization Insurance Cor Company: HUMANA WI HEALTH ORG INS CORP (WI) MA-PDP: DE,KY,MT,OH,VA,WI Stand-Alone PDP: N/A	www.humana-medicare.com	800-372-2147 Safety Rating: B+
iCare Company: INDEPENDENT CARE HEALTH PLAN (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.icare-wi.org	800-777-4376 Safety Rating: B
Independent Health Company: INDEPENDENT HEALTH ASSN (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.independenthealth.com	800-958-4405 Safety Rating: B
Indiana University Health Plans - Medicare Company: IN UNIVERSITY HEALTH PLANS INC (IN) MA-PDP: IN Stand-Alone PDP: N/A	www.clarianhealthplans.com	866-404-7406 Safety Rating: D-
Inter Valley Health Plan Company: INTERVALLEY HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.ivhp.com	800-500-7018 Safety Rating: U
Kaiser Permanente Company: KAISER PERMANENTE INS CO (CA) MA-PDP: CA,CO,DC,GA,HI,MD,OR,VA,WA Stand-Alone PDP: N/A	www.kaiserpermanente.org	866-681-3598 Safety Rating: B-
KelseyCare Advantage Company: KS PLAN ADMINISTRATORS LLC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.kelseycareadvantage.co	800-663-7146 Safety Rating: B-
Keystone 65 HMO Company: INDEPDCE HOSP INDEM PLAN INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.ibx.com	877-393-6733 Safety Rating: C
Keystone Health Plan Central, Inc. Company: KEYSTONE HLTH PLAN CENTRAL INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.capbluecross.com	--- Safety Rating: D+
LifeWorks Advantage (HMO SNP) Company: LIFEWORKS ADVANTAGE LLC (VA) MA-PDP: N/A Stand-Alone PDP: N/A	www.lifeworksadvantage.co	844-854-6883 Safety Rating: U

Organization	Website	Phone
Magellan Rx Medicare Company: MAGELLAN LIFE INS CO (DE) MA-PDP: N/A Stand-Alone PDP: AL,AR,AZ,CO,DC,DE,GA,IA,ID,IL,IN,KY,LA,MD,ME,MI,MN,MO,MT,NC,ND,NE,NH,NM,NY,PA,SD,TN,TX,UT,VA,WV,WY	www.magellanprovider.com	--- Safety Rating: C
Magnolia Health Plan Medicare Advantage Company: MAGNOLIA HEALTH PLAN INC (MS) MA-PDP: MS Stand-Alone PDP: N/A	www.advantage.magnoliahea	844-786-7711 Safety Rating: C
Martin's Point Generations Advantage Company: MARTINS POINT GENERATIONS LLC (ME) MA-PDP: ME,NH Stand-Alone PDP: N/A	www.martinspoint.org	800-322-0280 Safety Rating: U
McLaren Advantage (HMO) Company: MCLAREN HEALTH PLAN INC (MI) MA-PDP: MI Stand-Alone PDP: N/A	www.mclarenhealthplan.org	877-725-4581 Safety Rating: A
MCS Classicare Company: MCS LIFE INS CO (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.medicalcardsystem.com	866-627-8183 Safety Rating: D-
Medica Health Plans Company: MEDICA HEALTH PLANS (MN) MA-PDP: N/A Stand-Alone PDP: N/A	www.medica.com	800-906-5432 Safety Rating: B
Medica HealthCare Plans, Inc. Company: PREFERRED CARE NETWORK INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.medicaplans.com	800-407-9069 Safety Rating: B-
Medica Insurance Company Company: MEDICA INS CO (MN) MA-PDP: MN,ND,SD,WI Stand-Alone PDP: N/A	www.medica.com	952-992-2900 Safety Rating: B
Medical Associates Clinic Health Plan of Wisconsin Company: MED ASSOC CLINIC HEALTH PLAN (WI) MA-PDP: WI Stand-Alone PDP: N/A	www.mahealthcare.com	800-747-8900 Safety Rating: B
Medical Associates Health Plan, Inc. Company: MEDICAL ASSOC HEALTH PLAN INC (IA) MA-PDP: IA,IL Stand-Alone PDP: N/A	www.mahealthcare.com	800-747-8900 Safety Rating: B

Organization	Website	Phone
Medical Mutual of Ohio Company: MEDICAL MUTUAL OF OHIO (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.medmutual.com	866-406-8777 Safety Rating: B+
Medicare y Mucho Más Company: MMM HEALTHCARE LLC (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.mmm-pr.com	866-333-5471 Safety Rating: B
MediGold Company: MOUNT CARMEL HEALTH PLAN INC (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.medigold.com	800-964-4525 Safety Rating: A
MedStar Family Choice, Inc Company: MEDSTAR FAMILY CHOICE INC (MD) MA-PDP: DC,MD Stand-Alone PDP: N/A	www.medstarfamilychoice.co	888-404-3549 Safety Rating: B
Members Health Insurance Company Company: MEMBERS HEALTH INS CO (AZ) MA-PDP: N/A Stand-Alone PDP: AL	www.fbhealthplans.com	866-643-6924 Safety Rating: C
Memorial Hermann Health Insurance Company Company: MEMORIAL HERMANN HLTH INS CO (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.healthplan.memorialher	888-624-4540 Safety Rating: D
Memorial Hermann Health Plan, Inc. Company: MEMORIAL HERMANN HLTH PLAN INC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.healthplan.memorialher	888-624-4540 Safety Rating: D
MeridianCare Company: MERIDIAN HEALTH PLAN OF IL INC (IL) MA-PDP: IL,MI,OH Stand-Alone PDP: N/A	www.mymeridiancare.com	877-902-6784 Safety Rating: C
MHS Health Wisconsin Advantage Company: MANAGED HEALTH SVCS INS CORP (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.mhswi.com	888-713-6180 Safety Rating: C+
MII Life, Inc. Company: MII LIFE INS INC (MN) MA-PDP: N/A Stand-Alone PDP: MI	www.basicbluerx.com	877-376-2185 Safety Rating: U
Missouri Medicare Select (HMO SNP) Company: AMER HEALTH PLAN OF MO INC (MO) MA-PDP: N/A Stand-Alone PDP: N/A	www.missourimedicareselect.	844-228-7934 Safety Rating: C-

Organization	Website	Phone
MODA Health Plan, Inc. Company: MODA HEALTH PLAN INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.odskompanies.com	877-299-9062 Safety Rating: D
Molina Healthcare of California Company: MOLINA HEALTHCARE OF CA (CA) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	888-665-0898 Safety Rating: C
Molina Healthcare of Florida Company: MOLINA HEALTHCARE OF FL INC (FL) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	866-553-9494 Safety Rating: C
Molina Healthcare of Michigan Company: MOLINA HEALTHCARE OF MI INC (MI) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	888-665-3072 Safety Rating: C+
Molina Healthcare of New Mexico, Inc. Company: MOLINA HEALTHCARE OF NM INC (NM) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	866-440-0127 Safety Rating: C
Molina Healthcare of Ohio Company: MOLINA HEALTHCARE OF OHIO INC (OH) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	866-472-4584 Safety Rating: B
Molina Healthcare of Texas, Inc. Company: MOLINA HLTHCR OF TEXAS INC (TX) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	866-410-0012 Safety Rating: C+
Molina Healthcare of Utah Company: MOLINA HEALTHCARE OF UTAH INC (UT) MA-PDP: UT Stand-Alone PDP: N/A	www.molinahmedicare.com	888-665-1328 Safety Rating: B-
Molina Healthcare of Washington, Inc. Company: MOLINA HEALTHCARE OF WA INC (WA) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinahmedicare.com	888-665-1029 Safety Rating: B
Molina Healthcare of Wisconsin Company: MOLINA HEALTHCARE OF WI INC (WI) MA-PDP: N/A Stand-Alone PDP: N/A	www.molinamedicare.com	888-665-1328 Safety Rating: C
MVP HEALTH CARE Company: MVP HEALTH PLAN INC (NY) MA-PDP: NY,VT Stand-Alone PDP: N/A	www.mvphealthcare.com	888-260-6205 Safety Rating: B

Organization	Website	Phone
NHC Advantage (HMO SNP) Company: NHC ADVANTAGE LLC (MO) MA-PDP: N/A Stand-Alone PDP: N/A	www.nchadvantage-mo.com	844-854-6886 Safety Rating: C+
'Ohana Health Plan Company: WELLCARE HEALTH INS OF AZ INC (AZ) MA-PDP: N/A Stand-Alone PDP: N/A	www.ohanahealthplan.com	866-765-4391 Safety Rating: B
OneCare Company: ORANGE COUNTY HEALTH AUTHORITY (CA) MA-PDP: N/A Stand-Alone PDP: N/A	www.caloptima.org	800-960-9070 Safety Rating: U
Optima Medicare Company: OPTIMA HEALTH PLAN (VA) MA-PDP: VA Stand-Alone PDP: N/A	www.optimahealth.com	855-434-3267 Safety Rating: B+
Optimum HealthCare, Inc. Company: OPTIMUM HEALTHCARE INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.youroptimumhealthcare	866-245-5360 Safety Rating: B+
PacificSource Medicare Company: PACIFCSOURCE CMNTY HLTH PLANS (OR) MA-PDP: ID,OR Stand-Alone PDP: N/A	www.medicare.pacificsource.	888-863-3637 Safety Rating: B
Paramount Elite Company: PARAMOUNT CARE INC (OH) MA-PDP: MI,OH Stand-Alone PDP: N/A	www.paramounthealthcare.co	800-462-3589 Safety Rating: B
Passport Advantage Company: UNIVERSITY HEALTH CARE INC (KY) MA-PDP: N/A Stand-Alone PDP: N/A	www.passporadvantage.org	800-578-0603 Safety Rating: U
Peach State Health Plan Company: PEACH STATE HEALTH PLAN INC (GA) MA-PDP: GA Stand-Alone PDP: N/A	www.advantage.pshpgeorgia.	877-725-7748 Safety Rating: B
Peoples Health Company: PEOPLES HEALTH INC (LA) MA-PDP: LA Stand-Alone PDP: N/A	www.peopleshealth.com	800-631-8443 Safety Rating: B-
Personal Choice 65 PPO Company: INDEPDCE HOSP INDEM PLAN INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.ibx.com	877-393-6733 Safety Rating: C

Organization	Website	Phone
Piedmont Medicare Advantage Company: PIEDMONT COMMUNITY HLTHCR INC (VA) MA-PDP: VA Stand-Alone PDP: N/A	www.pchp.net	877-210-1719 Safety Rating: D
PMC Medicare Choice Company: PMC MEDICARE CHOICE LLC (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.pmcpr.org	866-516-7700 Safety Rating: U
Preferred Care Partners, Inc. UnitedHealthcare Company: PREFERRED CARE PARTNERS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.mypreferredcare.com	866-231-7201 Safety Rating: B+
Premera Blue Cross Medicare Advantage Company: PREMERA BLUE CROSS (WA) MA-PDP: WA Stand-Alone PDP: N/A	www.premera.com	--- Safety Rating: C+
Premier Health Plan Company: PREMIER HEALTH PLAN INC (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.premierhealthplan.org	937-738-5772 Safety Rating: U
Presbyterian MediCare PPO Company: PRESBYTERIAN INS CO (NM) MA-PDP: NM Stand-Alone PDP: N/A	www.phs.org/PHS/healthplan	800-797-5343 Safety Rating: B-
Presbyterian Senior Care (HMO) Company: PRESBYTERIAN INS CO (NM) MA-PDP: NM Stand-Alone PDP: N/A	www.phs.org/PHS/healthplan	800-797-5343 Safety Rating: B-
PrimeTime Health Plan Company: AULTCARE INS CO (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.primetimehealthplan.co	800-577-5084 Safety Rating: C
Priority Health Medicare Company: PRIORITY HEALTH (MI) MA-PDP: MI Stand-Alone PDP: N/A	www.prioritymedicare.com	888 389-6676 Safety Rating: A
Providence Health Assurance Company: PROVIDENCE HEALTH ASSURANCE (OR) MA-PDP: OR,WA Stand-Alone PDP: N/A	www.healthplans.providence.	844-237-3679 Safety Rating: U
Provider Partners Maryland Advantage Plan Company: PROVIDER PTNRS HLTH PLAN INC (MD) MA-PDP: N/A Stand-Alone PDP: N/A	www.pphealthplan.com	800-405-9681 Safety Rating: E+

Organization	Website	Phone
Provider Partners Pennsylvania Advantage Plan Company: PROVIDER PTNRS HLTH PLAN OF PA (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.pphealthplan.com	800-405-9681 Safety Rating: E
PruittHealth Premier (HMO SNP) Company: PRUITTHEALTH PREMIER INC (GA) MA-PDP: N/A Stand-Alone PDP: N/A	www.pruitthealthpremier.co	844-224-3659 Safety Rating: C-
QualChoice Advantage Company: QUALCHOICE ADVANTAGE INC (AR) MA-PDP: AR Stand-Alone PDP: N/A	www.qualchoiceadvantage.co	844-822-7838 Safety Rating: U
Quality Health Plans Company: QUALITY HEALTH PLANS OF NEW YORK INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.qualityhealthplans.com	866 747-2700 Safety Rating: U
Regence BlueCross BlueShield of Oregon Company: REGENCE BCBS OF OR (OR) MA-PDP: OR,WA Stand-Alone PDP: N/A	www.regence.com/medicare/	888-734-3623 Safety Rating: A-
Regence BlueCross BlueShield of Utah Company: REGENCE BCBS OF UT (UT) MA-PDP: UT Stand-Alone PDP: UT	www.regence.com/medicare/	888-734-3623 Safety Rating: A-
Regence BlueShield Company: REGENCE BLUESHIELD (WA) MA-PDP: WA Stand-Alone PDP: N/A	www.regence.com/medicare/	888-734-3623 Safety Rating: B
Regence BlueShield of Idaho Company: REGENCE BLUESHIELD OF ID INC (ID) MA-PDP: ID,WA Stand-Alone PDP: ID	www.regence.com/medicare/	888-734-3623 Safety Rating: B+
RiverLink Health Company: RIVERLINK HEALTH (OH) MA-PDP: KY,OH Stand-Alone PDP: N/A	www.riverlinkhealth.com	866-329-3970 Safety Rating: U
Rocky Mountain Health Plans Company: ROCKY MTN HLTH MAINTENANCE ORG (CO) MA-PDP: CO Stand-Alone PDP: N/A	www.rmhp.org	888-251-1330 Safety Rating: C+
Samaritan Advantage Health Plan Company: SAMARITAN HEALTH PLANS INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.samhealth.org	800-832-4580 Safety Rating: B

Organization	Website	Phone
SCAN Health Plan Company: SCAN HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.scanhealthplan.com Safety Rating: B+	800-559-3500
Security Health Plan of Wisconsin, Inc. Company: SECURITY HEALTH PLAN OF WI INC (WI) MA-PDP: WI Stand-Alone PDP: N/A	www.securityhealth.org Safety Rating: B	800-472-2363
SelectHealth Company: SELECTHEALTH INC (UT) MA-PDP: ID,UT Stand-Alone PDP: N/A	www.selecthealth.destination Safety Rating: A-	855-442-9900
Senior Care Plus Company: HOMETOWN HEALTH PLAN INC (NV) MA-PDP: NV Stand-Alone PDP: NV	www.hometownhealth.com Safety Rating: D	800-336-0123
Senior Preferred Company: QUARTZ HEALTH PLAN CORP (WI) MA-PDP: IA,MN,WI Stand-Alone PDP: N/A	www.glhealthplan.org Safety Rating: B	800-394-5566
Senior Whole Health of New York Company: SENIOR WHOLE HEALTH OF NY INC (NY) MA-PDP: N/A Stand-Alone PDP: N/A	www.seniorwholehealth.com Safety Rating: B	866-211-1777
SeniorCare (Cost) Company: SCOTT & WHITE HEALTH PLAN (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.medicare.swhp.org Safety Rating: B	866-334-3141
Sharp Advantage Company: SHARP HEALTH PLAN (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.sharpmedicareadvantag Safety Rating: B+	855-562-8853
Signature Advantage (HMO SNP) Company: SIGNATURE ADVANTAGE LLC (KY) MA-PDP: N/A Stand-Alone PDP: N/A	www.signatureadvantageplan Safety Rating: D	844-214-8633
SilverScript Insurance Company Company: SILVERSCRIPT INS CO (TN) MA-PDP: N/A Stand-Alone PDP: All states except AS,GU,MP,PR,VI	www.silverscript.com Safety Rating: C	866-552-6106
Simply Healthcare Plans, Inc. Company: SIMPLY HEALTHCARE PLANS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.simplyhealthcareplans.c Safety Rating: B	877-577-0115

Organization	Website	Phone
Soundpath Health Company: SOUNDPATH HEALTH INC (WA) MA-PDP: WA Stand-Alone PDP: N/A	www.soundpathhealth.com	866-789-7747 Safety Rating: U
Stanford Health Care Advantage Company: STANFORD HEALTH CARE ADVANTAGE (CA) MA-PDP: CA Stand-Alone PDP: N/A	www.stanfordhealthcareadv	844-205-8422 Safety Rating: U
SummaCare Medicare Advantage Plans Company: SUMMACARE INC (OH) MA-PDP: OH Stand-Alone PDP: N/A	www.medicare.summacare.co	888-464-8440 Safety Rating: B-
Sunshine Health Medicare Advantage Company: SUNSHINE STATE HEALTH PLAN INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.advantage.sunshineheal	877-935-8022 Safety Rating: B
Superior HealthPlan Medicare Advantage Company: SUPERIOR HEALTHPLAN INC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.advantage.superiorhealt	877-935-8023 Safety Rating: B
Symphonix Health UnitedHealthcare Company: UNITEDHEALTHCARE INS CO OF AM (IL) MA-PDP: N/A Stand-Alone PDP: All states except AS,FL,GU,MP,NY,PR,VI	www.symphonixhealth.com	800-220-6773 Safety Rating: C+
The Health Plan Company: THP INS CO (WV) MA-PDP: OH,WV Stand-Alone PDP: N/A	www.medicare.healthplan.org	800-847-7907 Safety Rating: C
Tribute Health Plan of Arkansas Company: ARKANSAS SUPERIOR SELECT INC (AR) MA-PDP: N/A Stand-Alone PDP: N/A	www.tributehealthplans.com	866-583-4649 Safety Rating: E
Tribute Health Plan of Oklahoma Company: OKLAHOMA SUPERIOR SELECT INC (OK) MA-PDP: N/A Stand-Alone PDP: N/A	www.tributehealthplans.com	866-583-4649 Safety Rating: D+
Trillium Medicare Advantage Company: TRILLIUM CMNTY HEALTH PLAN INC (OR) MA-PDP: OR Stand-Alone PDP: N/A	www.trilliumadvantage	800-910-3906 Safety Rating: B
Triple S Advantage Company: TRIPLE-S SALUD INC (PR) MA-PDP: PR Stand-Alone PDP: N/A	www.sssplanesmedicare.com	877-207-8777 Safety Rating: C+

Organization	Website	Phone
Trusted Medicare Plus Company: TRUSTED HEALTH PLAN (DC) MA-PDP: N/A Stand-Alone PDP: N/A	www.trustedhp.com Safety Rating: B	202-821-1100
UCare's MSHO Company: UCARE MINNESOTA (MN) MA-PDP: MN Stand-Alone PDP: N/A	www.ucareplans.org Safety Rating: B	877-523-1518
Ultimate Health Plans Company: ULTIMATE HEALTH PLANS INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	No Website Available Safety Rating: E-	---
United Healthcare Insurance Co. of New York Company: UNITEDHEALTHCARE INS CO OF NY (NY) MA-PDP: NY Stand-Alone PDP: NY	www.uhc.com Safety Rating: B+	888-288-9947
UnitedHealthcare (Tennessee) Company: UNITEDHEALTHCARE PLAN (IL) MA-PDP: N/A Stand-Alone PDP: N/A	www.uhcmedicareolutions.c Safety Rating: C+	844-640-8094
UnitedHealthcare AARP Company: UNITED HEALTHCARE INS CO (CT) MA-PDP: All states except AK,AS,DC,DE,GU,LA,MD,MI,MN,MP,MS,MT,ND,NY,PR,SD,VI,WV,WY Stand-Alone PDP: N/A	www.aarpmedicareplans.com Safety Rating: C+	877-699-5710
UnitedHealthcare AARP (PDP) Company: UNITED HEALTHCARE INS CO (CT) MA-PDP: N/A Stand-Alone PDP: All states except NY	www.aarpmedicareplans.com Safety Rating: C+	877-699-5710
UnitedHealthcare Community Plan Company: AMERICHOICE OF NEW JERSEY INC (NJ) MA-PDP: N/A Stand-Alone PDP: N/A	www.uhccommunityplan.co Safety Rating: B	800-514-4912
Universal American Corp. (Texas) Company: SELECTCARE OF TEXAS INC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.universal-medicare.com Safety Rating: C	866-230-2513
Universal American Corp. (Today's Options) Company: AMERICAN PROGRESSIVE L&H I C OF NY (NY) MA-PDP: ME,NY Stand-Alone PDP: N/A	www.universal-american-me Safety Rating: C	866-230-2513

Organization	Website	Phone
UPMC for You Company: UPMC HEALTH PLAN INC (PA) MA-PDP: N/A Stand-Alone PDP: N/A	www.upmchealthplan.com	866-400-5077 Safety Rating: B-
UPMC Health Plan Company: UPMC HEALTH PLAN INC (PA) MA-PDP: OH,PA Stand-Alone PDP: N/A	www.upmchealthplan.com	866-400-5077 Safety Rating: B-
Upper Peninsula Health Plan Company: UPPER PENINSULA HLTH PLAN LLC (MI) MA-PDP: MI Stand-Alone PDP: N/A	www,uphplus.com	877-349-9324 Safety Rating: C+
UTIC Insurance Company Company: UTIC INS CO (AL) MA-PDP: N/A Stand-Alone PDP: TN	www.bluerxalatenn.com	888-311-7508 Safety Rating: B
Vantage Health Plan, Inc. Company: VANTAGE HEALTH PLAN INC (LA) MA-PDP: LA Stand-Alone PDP: N/A	www.vhp-medicare.com	888-823-1910 Safety Rating: C+
Vibra Health Plan Company: VIBRA HEALTH PLAN INC (PA) MA-PDP: PA Stand-Alone PDP: N/A	www.vibrahealthplan.com	844-388-8268 Safety Rating: D
VillageHealth Company: SCAN HEALTH PLAN (CA) MA-PDP: N/A Stand-Alone PDP: N/A	www.villagehealthca.com	877-916-1234 Safety Rating: B+
Virginia Premier Health Plan, Inc. Company: VIRGINIA PREMIER HLTH PLAN INC (VA) MA-PDP: N/A Stand-Alone PDP: N/A	www.elite.vapremier.com	877-739-1370 Safety Rating: B
Vista Health Plan, Inc. Company: VISTA HEALTH PLAN (PA) (PA) MA-PDP: N/A Stand-Alone PDP: N/A	www.keystonevipchoice.com	855-241-3648 Safety Rating: B
Vital Traditions (HMO HMO-POS) Company: SCOTT & WHITE HEALTH PLAN (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.swhp.org	888-423-7633 Safety Rating: B
VIVA Medicare Company: VIVA HEALTH INC (AL) MA-PDP: AL Stand-Alone PDP: N/A	www.vivamedicaremember.c	888-830-8482 Safety Rating: B

Organization	Website	Phone
WellCare (Connecticut) Company: WELLCARE OF CONNECTICUT INC (CT) MA-PDP: CT Stand-Alone PDP: N/A	www.wellcare.com	866-635-7047 Safety Rating: C
WellCare (Florida) Company: WELLCARE OF FLORIDA INC (FL) MA-PDP: FL Stand-Alone PDP: N/A	www.wellcare.com	866-637-8041 Safety Rating: U
WellCare (Georgia) Company: WELLCARE OF GEORGIA INC (GA) MA-PDP: GA Stand-Alone PDP: N/A	www.wellcare.com	866-482-3361 Safety Rating: C
WellCare (Illinois) Company: HARMONY HEALTH PLAN INC (IL) MA-PDP: IL Stand-Alone PDP: N/A	www.wellcare.com	866-334-6876 Safety Rating: B
WellCare (Kentucky) Company: WELLCARE HLTH INS CO OF KY (KY) MA-PDP: KY Stand-Alone PDP: N/A	www.wellcare.com	877-817-5794 Safety Rating: B
WellCare (New Jersey) Company: WELLCARE HEALTH PLANS OF NEW JERSEY (NJ) MA-PDP: NJ Stand-Alone PDP: N/A	www.wellcare.com	866-687-8570 Safety Rating: B
WellCare (New York) Company: WELLCARE OF NEW YORK INC (NY) MA-PDP: NY Stand-Alone PDP: N/A	www.wellcare.com	800-278-5155 Safety Rating: U
WellCare (PDP) Company: WELLCARE PRESCRIPTION INS INC (AZ) MA-PDP: N/A Stand-Alone PDP: All states except AS,GU,MP,PR,VI	www.wellcarepdp.com	888-550-5252 Safety Rating: C
WellCare (Texas) Company: WELLCARE OF TEXAS INC (TX) MA-PDP: TX Stand-Alone PDP: N/A	www.wellcare.com	866-687-8878 Safety Rating: B
Wellmark Blue Cross and Blue Shield of Iowa Company: WELLMARK INC (IA) MA-PDP: N/A Stand-Alone PDP: IA	www.yourmedicareolutions.	866-434-2037 Safety Rating: B-
Wellmark Blue Cross Blue Shield of South Dakota Company: WELLMARK OF SOUTH DAKOTA INC (SD) MA-PDP: N/A Stand-Alone PDP: SD	www.yourmedicareolutions.	866-434-2037 Safety Rating: B

Organization	Website	Phone
West Virginia Senior Advantage (HMO SNP) Company: WV SENIOR ADVANTAGE INC (WV) MA-PDP: N/A Stand-Alone PDP: N/A	www.wvsenioradvantage.co Safety Rating: C+	844-854-6888
WPS Health Insurance Company: WI PHYSICIANS SVC INS CORP (WI) MA-PDP: N/A Stand-Alone PDP: WI	www.wpsic.com/partd/ Safety Rating: C	800-731-0459

Appendix

State Health Insurance Assistance Programs

State	Website	Phone Number
Alabama	http://www.alabamaageline.gov/	1-800-243-5463
Alaska	https://dhss.alaska.gov/pages/default.aspx	1-800-243-5463
Arizona	https://des.az.gov/services/older-adults/medicare-assistance	1-800-432-4040
Arkansas	https://dhss.alaska.gov/pages/default.aspx	1-800-224-6330
California	https://doi.colorado.gov/insurance-products/health-insurance/	1-800-434-0222
Colorado	http://https://doi.colorado.gov/insurance-products/	1-888-696-7213
Connecticut	https://portal.ct.gov/AgingandDisability/Content-Pages/Programs/	1-800-994-9422
Delaware	http://delawareinsurance.gov/DMAB/	1-800-336-9500
Florida	http://www.floridashine.org/	1-800-963-5337
Georgia	http://www.mygeorgiacares.org/	1-866-552-4464
Guam	http://dphss.guam.gov/	1-671-735-7415
Hawaii	http://www.hawaiihip.org/	1-888-875-9229
Idaho	http://www.shiba.idaho.gov	1-800-247-4422
Illinois	https://www2.illinois.gov/aging/ship/Pages/default.aspx	1-800-252-8966
Indiana	http://www.medicare.in.gov/	1-800-452-4800
Iowa	https://shiip.iowa.gov/	1-800-351-4664
Kansas	http://www.kdads.ks.gov/	1-800-860-5260
Kentucky	https://chfs.ky.gov/agencies/dail/Pages/ship.aspx	1-877-293-7447
Louisiana	http://www.ldi.la.gov/consumers/senior-health-shiip	1-800-259-5300
Maine	http://www.maine.gov/dhhs/oads/community-support/	1-800-262-2232
Maryland	https://aging.maryland.gov/	1-800-243-3425
Massachusetts	https://www.mass.gov/health-insurance-counseling	1-800-243-4636
Michigan	http://www.mmapinc.org/	1-800-803-7174
Minnesota	https://mn.gov/senior-linkage-line/	1-800-333-2433
Mississippi	http://www.mdhs.ms.gov/adults-seniors/services-for-seniors/	1-844-822-4622
Missouri	http://missouriclaim.org/	1-800-390-3330
Montana	https://dphhs.mt.gov/sltc/aging/ship	1-800-551-3191
Nebraska	https://doi.nebraska.gov/consumer/senior-health	1-800-234-7119
Nevada	https://www.nevadacareconnection.org/care-options/	1-800-307-4444

New Hampshire	https://www.servicelink.nh.gov/medicare/index.htm	1-866-634-9412
New Jersey	http://www.state.nj.us/humanservices/doas/services/	1-800-792-8820
New Mexico	http://www.nmaging.state.nm.us/	1-800-792-8820
New York	https://aging.ny.gov/	1-800-701-0501
North Carolina	http://www.ncshiip.com/	1-855-408-1212
North Dakota	https://www.insurance.nd.gov/shic-medicare	1-888-575-6611
Ohio	http://www.insurance.ohio.gov	1-800-686-1578
Oklahoma	http://www.map.oid.ok.gov	1-800-763-2828
Oregon	http://www.oregonshiba.org	1-800-722-4134
Pennsylvania	http://www.aging.pa.gov	1-800-783-7067
Puerto Rico	https://agencias.pr.gov/agencias/oppea/educacion/Pages/	1-877-725-4300
Rhode Island	https://agencias.pr.gov/agencias/oppea/educacion/Pages/	1-888-884-8721
South Carolina	http://www.aging.sc.gov/	1-800-868-9095
South Dakota	http://www.shiine.net/	1-800-536-8197
Tennessee	http://tnmedicarehelp.com/	1-877-801-0044
Texas	https://hhs.texas.gov/services/health/medicare	1-800-252-9240
Utah	https://daas.utah.gov/seniors/	1-800-541-7735
Vermont	http://www.vermont4a.org	1-800-642-5119
Virgin Islands	https://ltg.gov.vi/departments/vi-ship-medicare/	1-340-772-7368
Virginia	https://www.vda.virginia.gov/vicap.htm	1-800-552-3402
Washington	https://www.insurance.wa.gov/about-oic/what-we-do/	1-800-562-6900
Washington D.C.	https://dcoa.dc.gov/service/	202-727-8370
West Virginia	http://www.wvship.org	1-877-987-4463
Wisconsin	https://www.dhs.wisconsin.gov/benefit-specialists/	1-800-242-1060
Wyoming	http://www.wyomingseniors.com/	1-800-856-4398

Note: This list may not include all programs.

State Pharmacy Assistance Programs

<i>State</i>	<i>Name of Program</i>	<i>Phone Number</i>
Colorado	Colorado AIDS Drug Assistance Program (ADAP)	303-692-2716
Delaware	Chronic Renal Disease Program	302-424-7180
Delaware	Delaware Prescription Assistance Program	800-996-9969
Idaho	IDAGAP (HIV only)	208-334-5943
Indiana	Hoosier Rx	866-267-4679
Maine	Low Cost Drugs for the Elderly and Disabled Program (DEL)	866-796-2463
Maryland	Senior Prescription Drug Assistance Program (SPDAP)	800-551-5995
Massachusetts	Prescription Advantage	800-243-4636
Missouri	Missouri Rx Plan (MORx)	800-375-1406
Montana	Big Sky Rx Program	866-369-1233
Montana	Montana AIDS Drug Assistance	406-444-4744
Nevada	Senior Rx	775-687-4210, opt 7 866-303-6323, opt 7
Nevada	Disability Rx	775-687-4210, opt 7 866-303-6323, opt 7
New Jersey	Pharmaceutical Assistance to the Aged & Disabled (PAAD)	800-792-9745
New Jersey	Senior Gold (for insulin and insulin supplies)	800-792-9745
New York	Elderly Pharmaceutical Insurance Coverage (EPIC)	800-332-7223
Oregon	Oregon CAREAssist AIDS	971-673-0144 800-805-2313
Pennsylvania	Pharmaceutical Assistance Contract for the Elderly (PACE)	800-225-7223
Pennsylvania	PACE Needs Enhancement Tier (PACENET)	800-225-7223

Note: This list may not include all programs.

Other Helpful Resources

AARP

601 E Street NW
Washington, DC 20049
1-888-OUR-AARP
www.aarp.org

BenefitsCheckUp

251 18th Street South
Suite 500
Arlington, VA 22202
www.benefitscheckup.org

Eldercare Locator (a public service of the U.S. Administration on Aging)

1-800-677-1116
<https://eldercare.acl.gov/Public/Index.aspx>

Medicare / Center for Medicare and Medicaid Services

1-800-MEDICARE
www.medicare.gov
7500 Security Boulevard
Baltimore, MD 21244
1-877-633-4227

US Dept of Health and Human Services

Health Resources & Services Admin
5600 Fishers Lane
Rockville, MD 20857
www.hrsa.gov

FamiliesUSA

1201 New York Avenue NW
Suite 800
Washington, DC 20005
1-202-628-3030
Email: Info@familiesusa.org
www.familiesusa.org

National Council on Aging

251 18th Street South
Suite 500
Arlington, VA 22202
1-571-527-3900
www.ncoa.org

Medicare Rights Center

266 W 37th Street
3rd Floor
New York, NY 10018
1-212-869-3850
www.medicarerights.org

Social Security

Office of Public Inquiries
5 Parker Center Court
Owings Mills
MD 21117
1-800-772-1213
1-800-325-0778 TTY
www.socialsecurity.gov

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Box Set: 978-8-89179-042-1



Grey House
Publishing

4919 Route 22, Amenia, NY 12501
518-789-8700 • 800-562-2139 • FAX 845-373-6360
www.greyhouse.com • e-mail: books@greyhouse.com