

# How to compare and enroll in Medicare plans

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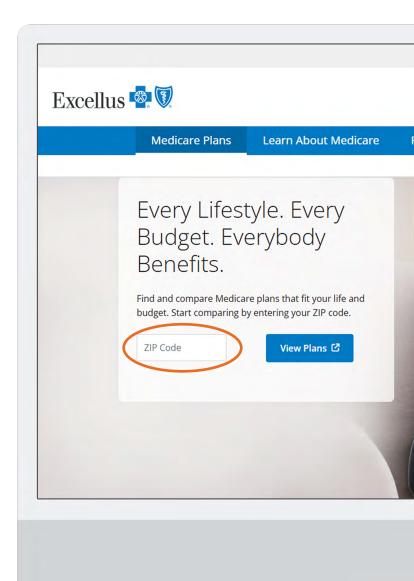


This website helps Medicare members compare and apply for health plans that are tailored to their needs. If you choose to enter personal health information, you can view plans that offer coverage for your specific prescriptions, providers and preferences.

# **Getting started**

Start by visiting ExcellusBCBS.com/Medicare

On the Health Plan Medicare Plans page, enter your zip code to find plans in your area.





# How to navigate the Medicare plan comparison website

#### **Types of Medicare plans**

These tabs allow you to choose which type of plan you need:

- Medicare Advantage
   Plans with Prescription
   Drug Coverage
- Medicare Advantage
   Plans without Prescription
   Drug Coverage
- Medicare Supplement Plans

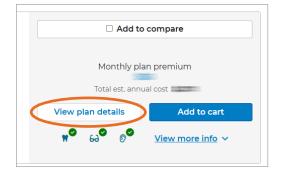
Click on the tabs to find more information about each type of plan.



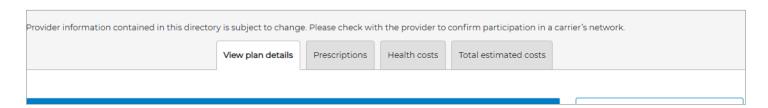
#### View plan details

Clicking on the "View plan details" button opens a new window with four tabs.

- View plan details has detailed benefit information for the plan you've selected
- ✓ Prescriptions shows estimated drug costs (if you have entered prescriptions in the preferences toolbar – see page 10)



- Health costs displays estimated costs for medical visits (if you have entered details in the "Health" section of the preferences banner)
- ✓ Total estimated costs shows an annual and monthly breakdown of estimated costs based on the plan you've selected.

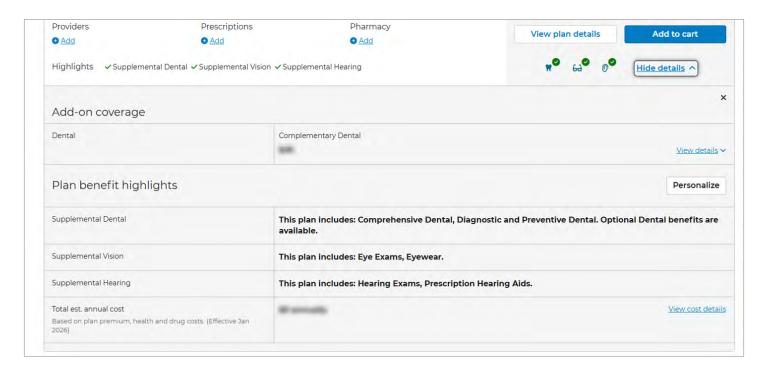


NOTE: the accuracy depends on how much detail you've entered in the preferences toolbar.

#### **Plan summary**



- View details such as the deductible, out-of-pocket maximum and estimated drug costs for each plan (A).
- To view a Summary of Benefits for each plan, click the PDF button (B) next to the plan name.
- The check marks (C) next to the dental, vision and hearing indicators show if the plan has coverage for these services.
- Click on the "View More Info" dropdown (D) to find plan benefit highlights and see if there is add-on coverage available.



#### **Filtering**

In the "Filter" drop down, you can choose more details that you prefer your plan to have. Click on the check boxes to see plans with these features:

#### Special Needs Plans (SNP)

Medicare plans for people with specific health needs, such as chronic illnesses or those who also have Medicaid.

#### Medical out-of-pocket maximum

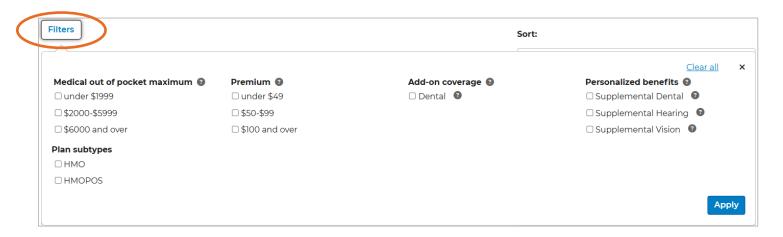
The most you will pay for medical care in a year before your plan covers everything else.

#### Add-on coverage

Optional supplemental benefits, such as dental coverage, that are not included in your main plan.

#### Plan subtypes

Different kinds of health plans like HMO or PPO\*, which have their own rules for doctors and costs.

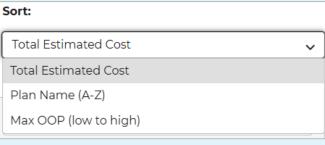


You can adjust or remove filters at any time to explore more options.

<sup>\*</sup> Not all plan types are available in all regions.

#### **Sorting**

Use the "Sort" drop down to organize your list of plans based on what matters most to you. This makes it easier to compare options and find the best fit.



Total estimated cost

Sorts plans from lowest to highest based on your estimated yearly costs—including premiums, deductibles and prescription costs (if details are entered). This is the default selection.

 Plan name (A – Z)
 Sorts plans alphabetically by name. This is helpful if you're looking for a specific plan or

want to browse in order.

 Maximum out-of-pocket (low to high)

Sorts plans based on the maximum amount you could pay for medical services in a year (if details are entered).



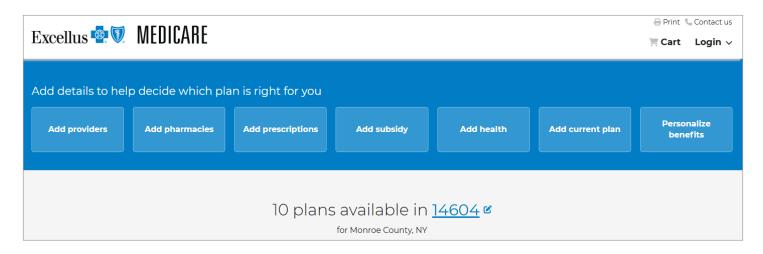


### **Preferences toolbar**

The toolbar at the top of the page includes several buttons that allow you to personalize your health details for more specific cost estimates as you evaluate available plans:

#### **Toolbar features**

Each button in the toolbar lets you add information that helps us match you with the most suitable plans:



#### Add provider

Add your doctors or specialists. The tool will show if plans have your current health care providers in network.

#### Add pharmacy

Select the pharmacy you go to. The tool will check if plans include your pharmacy in the network, so you can keep filling prescriptions as usual.

#### Add prescription

List your medications. The tool will show if plans help cover those prescriptions and associated costs.

#### Add subsidy

Indicate if you receive financial assistance. This will show your estimated costs and available plans.

#### Add health

Share details about your doctor's visits. This helps tailor plan recommendations and estimate costs based on your care needs.

#### Add current plan

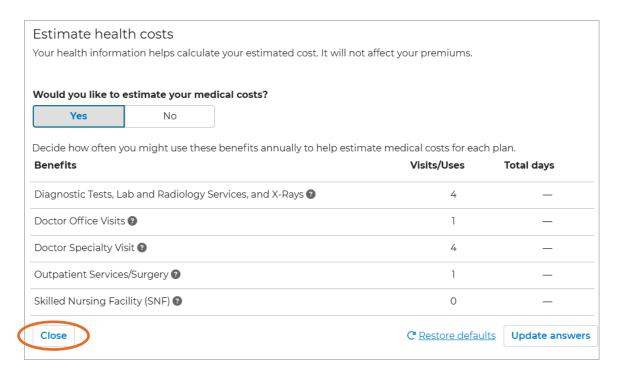
Add the Medicare plan you are currently enrolled in, so you can compare it to the new plan you are shopping for.

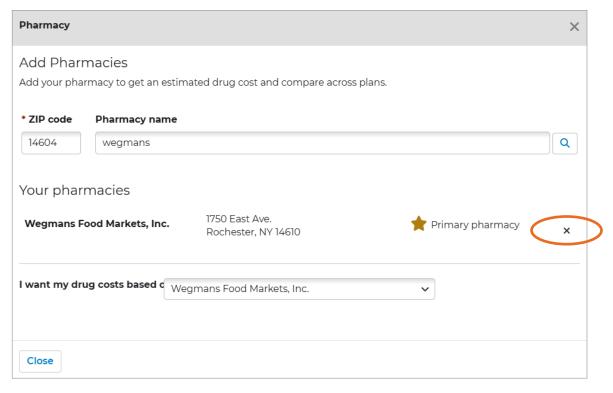
#### Personalize benefits

Choose what matters most to you. Include additional benefits you want, such as dental, vision, hearing coverage and more. Plans with these features will be shown.

You don't have to fill in all toolbar sections, just focus on what's most useful to you.

#### Click the "Close" button on the bottom left corner to save your entries.







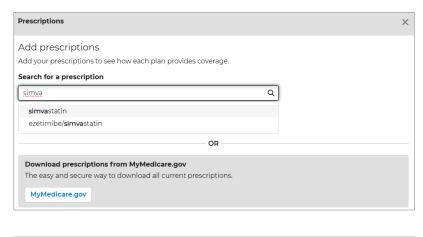
To undo any entries, click on the tab of the toolbar you want to delete information from. Then click the "X" button to the right of the entry you want to delete.

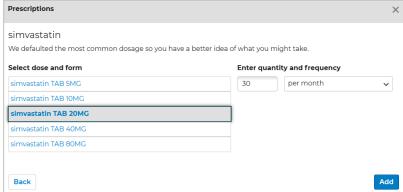


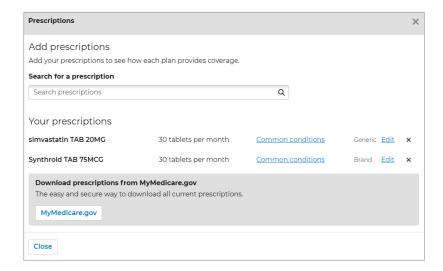
## **Adding prescription drugs**

Click the "Add Prescriptions" button in the toolbar. Search for your prescription. Select the dose and form of your medication. Then enter the quantity and frequency of your prescription fills.

Click "Edit" to make changes to the drug selections you already made.







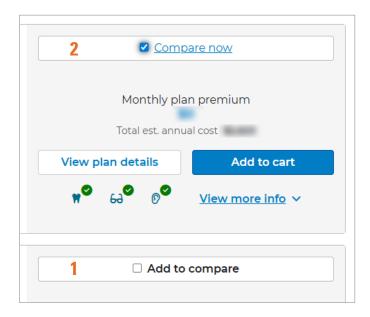
Repeat these steps to add more prescriptions.

Follow the same flow of steps, filling out information for any other items in the toolbar to further personalize your results.



# **Comparing plans**

To compare plans, (1) click the "Add to Compare" checkboxes on the right side of the plan descriptions. You may add up to three plans you want to compare. Then (2) click "Compare Now" on any of the selected plans.



On the Compare Plans page, differences between the plans will be highlighted in yellow for easy reference.

#### Go back

Use the "Previous" button above the title of the page to go back to the previous page.





# Adding plans to shopping cart

Once you've selected a plan you want to enroll in, click "Add to Cart" from the main page or from the Compare Plans page. You can click on the cart icon in the upper right corner to view your cart.







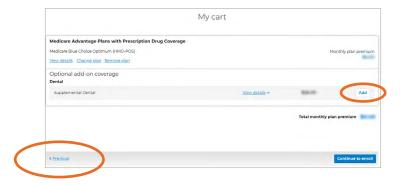
Please note: **You can only have one plan** in your cart at a time. Adding a new plan to your cart will replace the plan that is already in your cart.

#### **Dental** add on

If you would like more dental coverage, click the "Add" button next to the dental coverage option.

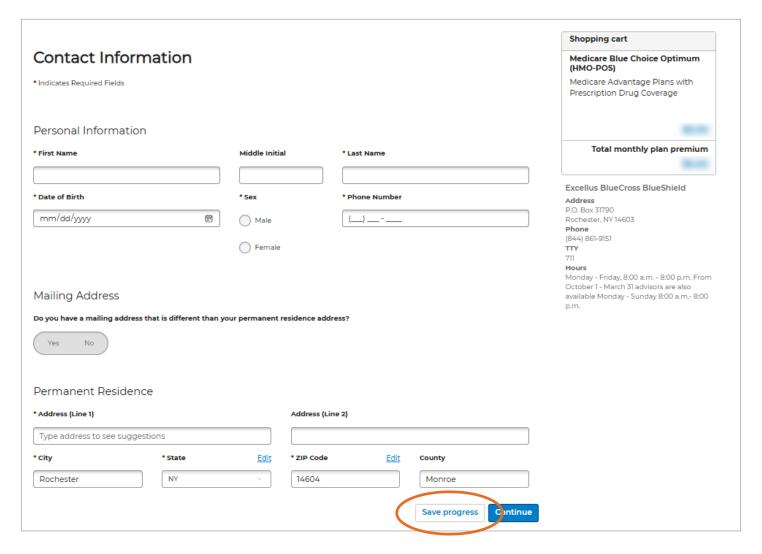
#### Go back from Cart

If you added a plan to your cart but want to return to compare plans page, click on the "Previous" button at the bottom of the page.



#### **Complete your application**

Fill out the rest of the information needed to enroll in the health plan.

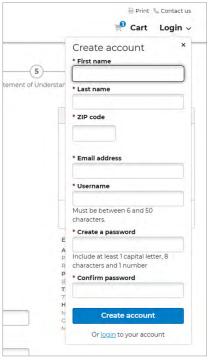


Click the "Save Progress" button at the bottom of the screen to save your work. Please note that you will need to create an account for this plan comparison website to save your progress.

This account is separate from your online member account through the health plan.

You can come back at any time to finish the application once logged into the site.

Once you submit your application, look out for additional communications from us about your eligibility and enrollment.





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Excellus BlueCross BlueShield is an HMO and PPO plan and PPO plan with a Medicare contract. Enrollment in Excellus BlueCross BlueShield depends on contract renewal.