

Trust and Consumer Advocacy in Healthcare

**What Health Care Providers can Learn
from Business Experience**

Professor Glen Urban, MIT

HIT Symposium

July 20, 2006

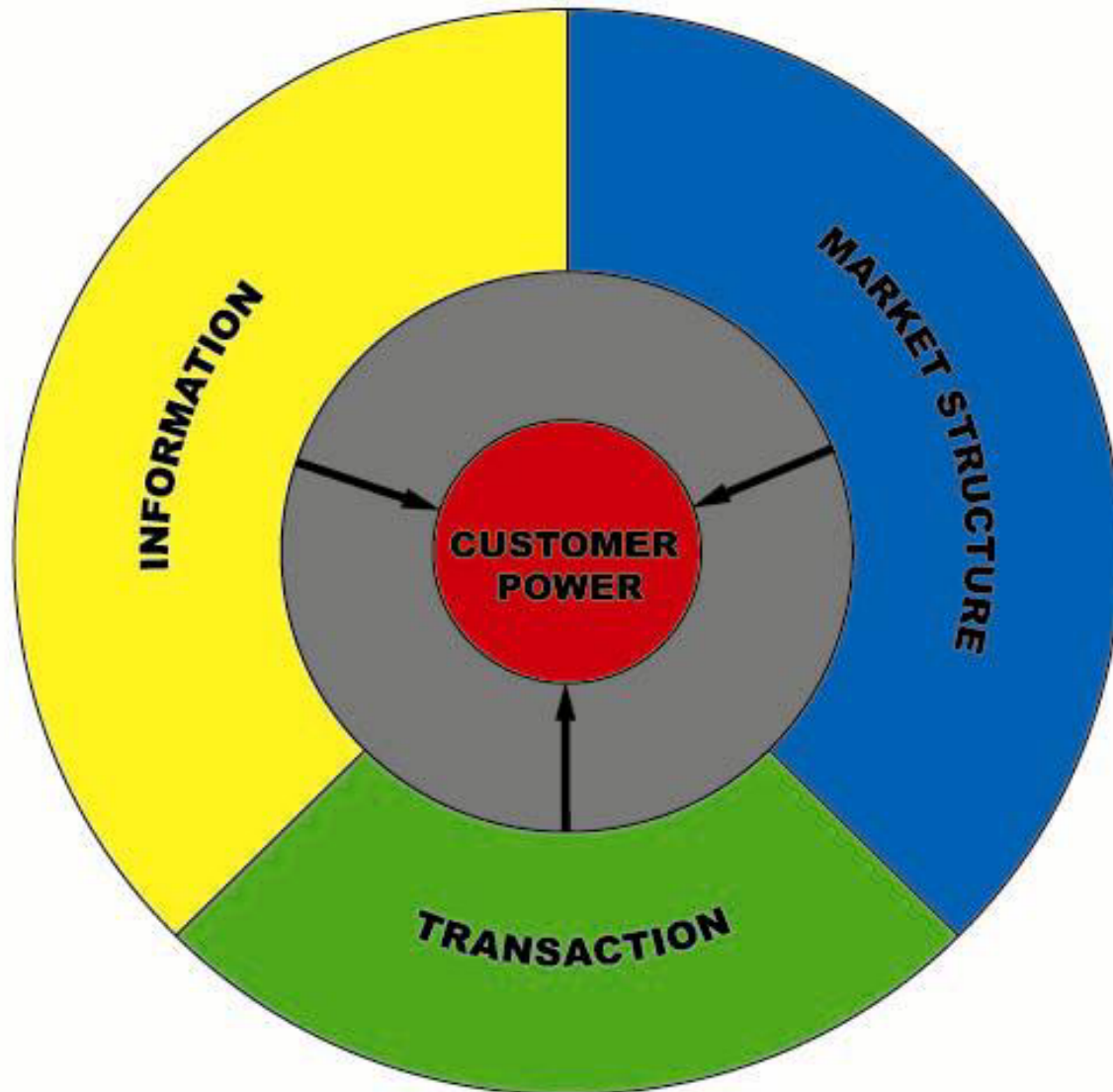
AGENDA

- Growth of Customer Power – Business
- Business Paradigm Shift Emerging -- Transition to Trust and Customer Advocacy
- Tools for Customer Advocacy -- Business
 - Advisor in Finance
- Apply to Health Services?
- Current Research –
- Medicare Advocacy
 - Advisor/Community/Learning
 - Morphing For Cognitive Style

AUTOS

- Autobytel – Carpoint – Cars Direct
- 70% go to Web, now 6% Buy
- Price Lower -- \$450
- Less Time Involved -- Higher Satisfaction -- More Control
- Less Effective Negotiators Gain Most

FORCES AFFECTING POWER



OTHER INDUSTRIES

- Travel (Travelocity, Expedia, Orbitz)
- Finance – BankRate.com, eTrade
- Real Estate – 1% rebate
- Retail multichannel, comparators
- eBay – \$25 billion (\$5.0 billion USED Cars)

BUSINESS RESPONSE: STRATEGIC CHOICE – PUSH OR PARTNER

- PUSH
 - 1950-2000 model
 - TV media
 - Promotion
- TRUST
 - Advocate
 - Honest/open/full info
 - Relationship



Trust *is not being afraid even if you're vulnerable.*

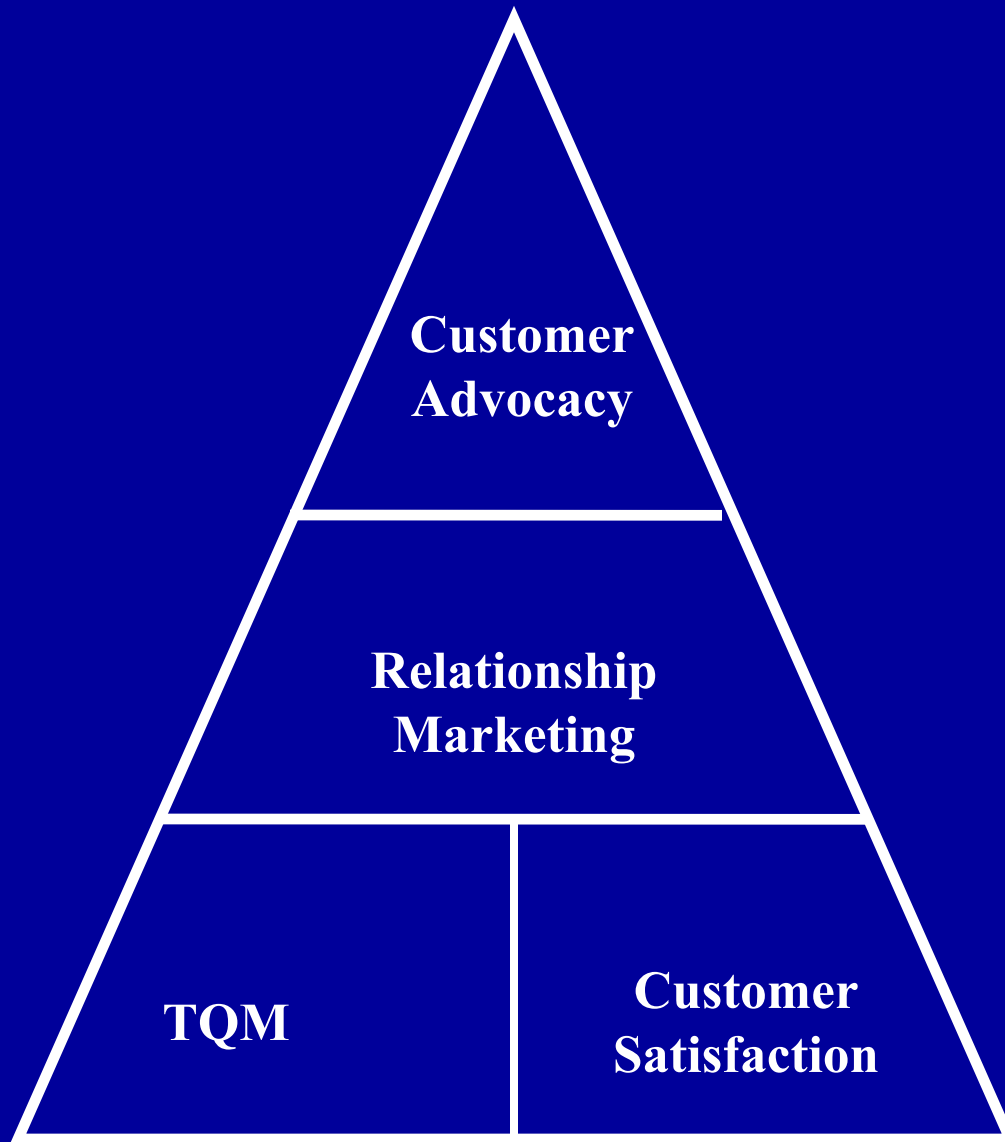


Figure 1 – The Advocacy Pyramid

ADVOCACY TOOLS

- MIT Research – GM, Intel, BT, Credit Unions, and Suruga Bank
- Experience with Trusted Advisors
- Finance – Fidelity's Mortgage Advisor

FIDELITY MORTGAGE **SEARCH** BETA

Unbiased advice about getting the best rates, reducing your closing costs, and finding a mortgage that's right for you.



Buying a home

Refinancing your mortgage

Getting a home equity loan

Find average rates in your area

Zip code

Get Rates

Today's National Averages

6.223%	30-Yr Fixed
6.412%	30-Yr Fixed Jumbo
5.793%	15-Yr Fixed
5.715%	5/1 ARM

Source: Informa Research Services, Inc.

[TELL US WHAT YOU THINK](#)

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Purchase

INTERACTIVE GUIDES

- > Which mortgage is right for you?
- > Who has the "best" rates?
- > Can you save on closing costs?

ARTICLES

- > The Best Rate vs. the Best Deal
- > Making the Most of Brokers
- > Beware: Low/Interest-Only Loans
- > Tips for a Successful Closing

Refinance

Home Equity

Q:

Which mortgage is right for you?

Zip code

Purchase price

How long you will live there

20 years

Down payment

Get Answers

An unconventional loan can help you afford the home of your dreams now, but your monthly payments could increase so much, it may not be affordable for you in the future.

[TELL US WHAT YOU THINK](#)

Purchase

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Refinance

Home Equity

Q:

Which mortgage is right for you?

Zip code

01741

Purchase price

\$600,000

How long you will live there

20 years

Down payment

\$150,000

Get Answers

A:

Choose a priority to see which mortgage meets your needs.

- Lowest monthly payment
- Lowest 20-Year cost
- Fixed payments
- Quickest payoff

<p>30-Yr Fixed Jumbo</p> <p>6.48% APR \$2,811 Payment \$0 PMI \$674,557 20-Yr Cost</p>	<p>15-Yr Fixed Jumbo</p> <p>6.15% APR \$3,795 Payment \$0 PMI \$683,130 20-Yr Cost</p>	<p>7/1 ARM Jumbo</p> <p>6.79% APR \$2,741 Payment \$0 PMI \$865,803 20-Yr Cost</p>
<p>5/1 ARM Jumbo</p> <p>6.59% APR \$2,641 Payment \$0 PMI \$884,721 20-Yr Cost</p>	<p>5/1 Interest Only Jumbo</p> <p>6.6% APR \$2,207 Payment \$0 PMI \$973,774 20-Yr Cost</p>	<p>3/1 ARM Jumbo</p> <p>6.8% APR \$2,656 Payment \$0 PMI \$974,328 20-Yr Cost</p>

Rates are based on regional averages.
Source: Informa Research Services, Inc.

Is choosing a mortgage really this easy?

Print

[TELL US WHAT YOU THINK](#)

Purchase

INTERACTIVE GUIDES

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15-Yr Fixed Jumbo

7/1 ARM Jumbo

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\$3,795 Payment
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\$2,741 Payment
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\$865,803 20-Yr Cost

5/1 Interest Only Jumbo

6.6% APR
\$2,207 Payment
\$0 PMI
\$973,774 20-Yr Cost

3/1 ARM Jumbo

6.8% APR
\$2,656 Payment
\$0 PMI
\$974,328 20-Yr Cost

While this loan will provide the lowest initial monthly payments, you won't build equity in your home - a serious risk if you sell your home and its value hasn't appreciated.

In addition, [see how your monthly payments may increase](#) after year 5, prompting refinance costs if you can't afford the higher payments.

[Find rates for this loan](#)

Rates are based on regional averages.
Source: Informa Research Services, Inc.

Is choosing a mortgage really this easy?

Print

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Purchase

Q:

A:

The Risks of an Adjustable Rate Mortgage

Low initial payments may increase dramatically after your adjustment period begins.

Basic | [Advanced](#)

Zip code

01741

Loan amount

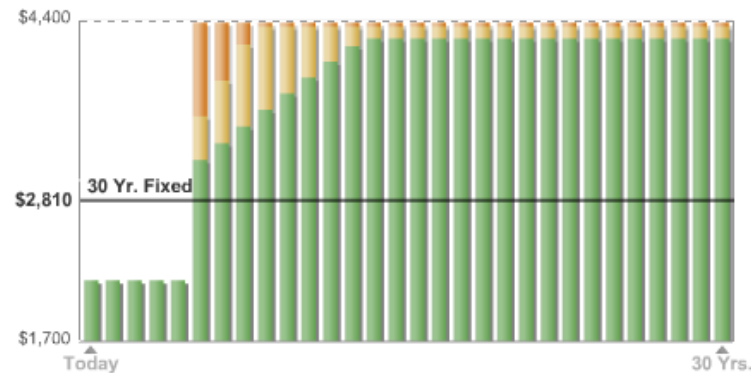
450000

Loan type

5/1 Interest Only

Refresh

- Worst Case
- Mid Case
- Best Case



[So, are ARMs always a bad idea?](#)

Close

Print

lets your needs.

Quickest payoff

ARM Jumbo

6.79% APR
\$2,741 Payment
\$0 PMI
65,803 20-Yr Cost

ARM Jumbo

6.8% APR
\$2,656 Payment
\$0 PMI
74,328 20-Yr Cost

ARTICLES

- > The Best Rate vs. the Be
- > Making the Most of Bro
- > Beware: Low/Interest-O
- > Tips for a Successful Clo

Refinance

Home Equity

[TELL US WHAT YOU THINK](#)

Purchase

How to Save on Your Closing Costs

One way lenders cover costs and make money is by charging closing cost fees. Some lenders throw in "junk fees" that aren't industry standard or charge unreasonable mark-ups on others. By comparing fees from a few different lenders, you'll be able to spot when one is out of line.

	Estimate	Lender Name	Lender Name	Lender Name	Lender Name	Lender Name
Loan Details						
Lender Fees	\$500	\$0	\$0	\$0	\$0	\$0
Origination Points	0.005%					
Administration Fee	\$275					
Application Fee	-					
Loan Processing Fee	-					
Commitment Fee	-					
Tax Service Fee	\$80					
Wire Transfer Fee	\$31					
Miscellaneous Fees	-					
Third Party Fees \$1000 \$0 \$0 \$0 \$0 \$0						
Government Fees						
Prepaid Items						

Some Lender Fees are Negotiable

First, compare the fees each lender gives you against the estimate provided and then against estimates of other lenders. From here, you'll have the information you need to negotiate fees down.

Why would you negotiate closing costs?

Clear All

Print

Close

Print

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- New Players
- Direct to Consumer Advertising – Push
- Empowerment Examples

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- » [Available online*](#)

*The Eighth Edition (1998) is available free online. For current information, consult [The Merck Veterinary Manual, 9th edition \(2005\)](#).

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1 in 2 people with **CHRONIC HEARTBURN** say it keeps them up at night.



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WHAT TO DO

June 30, 2006

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[Eye Problems & Injuries](#), [Ear Problems & Injuries](#)

Eye Problems & Injuries

[Burns to the Eye \(Chemical, Thermal, Ultraviolet\)](#)
[Eye Injuries \(Blows to the Eye, Burns to, Objects in\)](#)
[Eye Problems \(Noninjury\)](#)
[Objects in the Eye](#)
[Pinkeye](#)

Ear Problems & Injuries

[Body Piercing Problems](#)
[Ear Canal Problems \(Swimmer's Ear\)](#)
[Ear Problems and Injuries, Age 11 and Younger](#)
[Ear Problems and Injuries, Age 12 and Older](#)
[Earwax](#)
[Objects in the Ear](#)
[Possible Ear Infection, Age 3 and Younger](#)
[Ringing in the Ears \(Tinnitus\)](#)

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The good, clean, fun cup.



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The Stress of
**Nighttime
Heartburn**



Is it hurting
your health?

» FIND OUT
WHAT TO DO

advertisement

Cancer support, education and hope.

The Wellness Community (TWC) is an international non-profit organization dedicated to providing support, education and hope for all people affected by cancer – at no cost.

Today, there are 21 Wellness Communities across the United States, five in development, and two abroad in Tokyo and Tel Aviv. [Click here](#) to find The Wellness Community closest to you.

If you are a person living with cancer, a caregiver or a health care professional seeking support or education, please visit [The Virtual Wellness Community](#).

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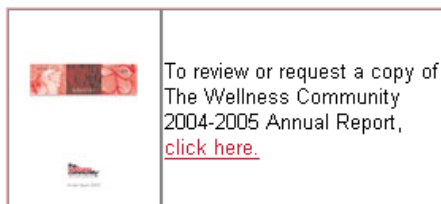
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- ◆ [Group Loop featured in USA Today](#)
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Helping Cancer Patients Find Hope

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Now Available





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Phone Buddy Program

The Lung Cancer Alliance Phone Buddy Program offers peer-to-peer support. This program matches lung cancer survivors or their caregivers and family members with other patients or caregivers who have gone through or are currently going through similar medical and social situations. Through a brief phone interview, a Lung Cancer Alliance staff member evaluates the caller's needs. Through a search of our existing Phone Buddy volunteers, the staff member locates someone who will most appropriately match the caller's needs. Once paired, the participants phone each other for social support, practical information, and above all, hope.

Our Phone Buddy volunteers include lung cancer survivors either finished with treatments or currently undergoing treatments and caregivers or family members of lung cancer patients. Each volunteer undergoes a brief phone training and has access to Lung Cancer Alliance resources.

AstraZeneca provides Lung Cancer Alliance with grants to maintain and expand this unique and successful program. These grants allow for the production of a training manual for the Phone Buddy volunteers as well as long distance calling cards for all participants.

If you are interested in obtaining a Phone Buddy or becoming one, please contact Lung Cancer Alliance by calling **800-298-2436** or emailing info@lungcanceralliance.org.

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© Lung Cancer Alliance <http://www.lungcanceralliance.org/>

Lung Cancer Hotline: 800-298-2436 (US only);
202-463-2080; info@lungcanceralliance.org

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ASTHMA WALK
2005



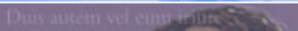
COPD CENTER



ACT NOW
LUNGACTION



GET IT
THE E-NEWSLETTER



NexProfiler Treatment Option Tool FOR **Lung Cancer** (Non-Small Cell)

This tool will help you understand your treatment options and possible side effects.

Non-Small Cell Lung Cancer is the most common type of lung cancer, comprising 80% of all cases.



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E-mail:

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E-mail:

Password: [forgot password](#)

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WHAT ARE **NexProfiler Tools** FOR CANCER?

- Interactive tools designed to help patients make informed treatment decisions.
- Full disclosure of treatment options, side effects, and outcomes.
- Personalized reports with pros and cons of treatment.
- Questions to ask your physician.
- Access to relevant abstracts of medical studies.

WHY USE **NexProfiler Tools** FOR CANCER?

Free Service...

The NexProfiler™ Tool for Cancer is a free service. There are no hidden fees or charges.

EXAMPLE – MEDICARE PART D

- Enroll or pay penalty (1% per month)
- 30 million over 65 make decision by May 15
- Renew or change plans in Fall – 2.5 million
- 2 Million new members each year
- Complex Plans vary
 - Price and coverage
 - Formulary – local drug store specific
 - Donuts, Quantity Limit, Steps, Prior Authorization, Moving
- \$2,300 per year
- 99% of Patients Confused – 94% of MDs
- GAO says 1/3 faulty answers when call in
- Goal: Build AdvocacySite and Morph

Advocacy

- [COMPARE PLANS](#)
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- [COMMUNITY](#)
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Welcome to the Medicaid Health Advisor

[Medicaid Home](#) > We provide you with open information about all plans and providers available in your area and customize the user experience to fit your needs. To learn more, click [here](#)

Compare Plans

Medicare Plan Premium Deductible Copay

Humana	\$ 7.32	\$250	Yes
WellCare	\$ 28.64	\$0	Yes
United Care	\$ 27.00	\$0	Yes
Penn. Life	\$ 26.23	\$250	No
Advantra RX	\$ 19.35	\$0	Yes
Advantra RX2	\$ 25.67	\$250	Yes
SilverScript	\$ 24.67	\$200	Yes
Blue Medicare	\$ 28.67	\$0	Yes
Advantra RX2	\$ 25.67	\$250	Yes

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Choose a range of providers [Go ▶](#)

Medicaid Advisor

James Brown, MD



I have been a general physician for over 30 years and know how difficult choosing a medicaid plan can be. I can leverage my experience and background to help you find an appropriate medicaid plan for your needs.

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Advocacy

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Medicaid Learning Centre >

Want to learn more about Medicaid? Here you will find everything you need, including descriptions of Medicaid Plans, the latest ratings, and links to other sites for more resources:

Medicare Part D?



The Centers for Medicare and Medicaid Services (CMS), replacing the Health Care Finance Association (HCFA) administers Medicare Part D.

How many Medicare Part D plans are available?



Estimates that we have read stated that in 2006 there are 1,439 Stand Alone Medicare Part D prescription drug plans (or PDPs). Of these plans, there are 10 companies offering plans on a national level.

The Donut Hole?



The Donut Hole (or Doughnut Hole) is a term used to describe the gap in the Medicare Part D plan coverage where the Medicare Part D plan participant (i.e., you) must pay 100% of the cost for your prescription drugs. This break in coverage is also sometimes referred to as the Coverage Gap. The Donut Hole is the phase of your prescription drug plan where the total retail costs of medication range from \$2,250 to \$5,100.

Q: Which Medicare Drug Plan is right for you?



Larger Text



Smaller Text



Preparation

You'll need to know what medications you take. If you don't have this information available, contact your pharmacist for a print-out.



Security & Privacy

All information you enter into the system is **PRIVATE** and will **NOT** be shared with any 3rd party. We use industry standard security techniques to protect your information from theft and misuse.

Find the right Medicare drug plan and also government aid for which I might qualify.

Give me a quick estimate of what plans may fit my needs.



Get Started

If you have any questions regarding how we safeguard your information, read our privacy policy.

We use Secure Socket Layer with 128-bit encryption whenever you enter information into a form. If you decide to save your session and return later, the information you enter into our system shall be stored in encrypted form.

Test



Open Saved Work



Save My Work



E-mail This Page



Glossary

Q: Which Medicare Drug Plan is right for you?



Larger Text



Smaller Text

* = Required

* To find plans offered in your area, please enter your zip code:

Zipcode

I live out-of-state for at least a month each year.

Back

Next

Plan recommendations will be limited to those that provide coverage and pharmacies within your area.

If you check "I live out of state for a least month each year," we'll recommend plans with national coverage. These plans provide coverage in every state and offer mail-order prescriptions.

Test



Open Saved Work



Save My Work



E-mail This Page



Glossary

• Which Medicare Drug Plan is right for you?

Larger

Smaller

1 How would you like to enter your medications?

- Find drugs by typing the name Find drugs by first letter

2 Enter a few letters or the entire name of the medication

lip

3 Select your medication and click the "Add" button

Medication List

- LIPEX
- LIPITOR
- LIPMAX
- LIPOCHOL PLUS
- LIPOIC ACID
- LIPOSYN II
- LIPOSYN III

Your Medications

- ZOCOR
- LIPITOR

Test

Q: Which Medicare Drug Plan is right for you?



Larger Text



Smaller Text

Recommendation



ENROLL

Plan ID: 061
Plan Name: Humana Standard S5884-061
Annual Costs: \$589.84
Monthly Premium: \$7.32

- [Medication Coverage](#)
- [Additional Government Aid](#)
- [Monthly Cost Estimates](#)
- [Pharmacy Assumptions](#)

Alert
3 of your medications have coverage conditions.

COMPARE

SAVE \$550
vs. your current medication costs

Humana
SAVE \$550

CIGNA
SAVE \$275

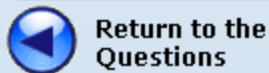
AARP
SAVE \$461

What's Best for Me?

- Lowest annual costs.
- Lowest monthly costs.

Show My Costs Using...

- My exact medications
- Generic drugs
- Generic drugs/Lowest cost pharmacy



Return to the Questions



Open Saved Work



Save My Work



E-mail This Page



Glossary

Discussion Board

Poll



Which plan did you choose?

- [Humana](#)
- [Humana Enhanced](#)
- [Blue Medicare](#)
- [Wellcare](#)
- [Wellcare 2](#)
- [United Care](#)
- [Penn. Life](#)
- [AdvantraRX](#)
- [SilverScript](#)
- [United Value](#)

Results

250 users have purchased Humana so far
150 users have purchased Humana Enhanced so far
150 users have purchased Blue Medicare so far
250 users have purchased Wellcare so far
200 users have purchased Wellcare 2 so far
100 users have purchased United Care so far
250 users have purchased Penn. Life so far
250 users have purchased AdvantraRX so far
250 users have purchased SilverScript so far
250 users have purchased United Value so far

Medicaid Providers



Subject

[THESE PROVIDERS ARE GREAT >](#)
[HUMANA IS SO COMPLICATED >](#)
[I LOVE UNITED >](#)
[BLUE MEDICARE IS TOO COMPLICATED >](#)

Advocacy

- COMPARE PLANS
- ADVICE CENTRE
- COMMUNITY
- LEARNING CENTRE

Resources

- BUILD PLAN ALTERNATIVES
- ABOUT THIS SITE

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[Medicaid Plan Comparisons](#) > Welcome!

Compare Medicaid Packages

Provider	Premium	Deductible	CoPay	Donut		
<input type="checkbox"/> Humana	\$ 7	250	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> Humana Enhanced	\$ 13	150	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> AdvantraRX	\$ 19	250	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> Wellcare	\$ 20	250	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> SilverScript	\$ 24	250	None	Yes	Buy now ▶	Discuss Info
<input type="checkbox"/> Penn. Life	\$ 26	250	No	None	Buy now ▶	Discuss Info
<input type="checkbox"/> United Care	\$ 27	100	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> Wellcare 2	\$ 28	200	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> Blue Medicare	\$ 28	150	Yes	None	Buy now ▶	Discuss Info
<input type="checkbox"/> United Value	\$ 31	250	Yes	None	Buy now ▶	Discuss Info

[Graphical View](#)

[Complete Feature Comparison](#)

★ If the available plans are not in your price range try [bidding your Price](#)

Give us feedback on this comparison chart [here](#)

CURRENT RESEARCH

- Morphing to fit cognitive style
 - “Give me the facts and I can do this”
 - “I am confused “
 - “I need someone to trust “
 - “Help me make the right decision”
- Many Styles
 - Analytic/Holistic
 - Impulsive/Deliberative
 - Verbal/visual
 - Dominant/submissive
- Examples
 - 65 year old retired business man
 - 72 year old widow

Compare Medicaid Packages

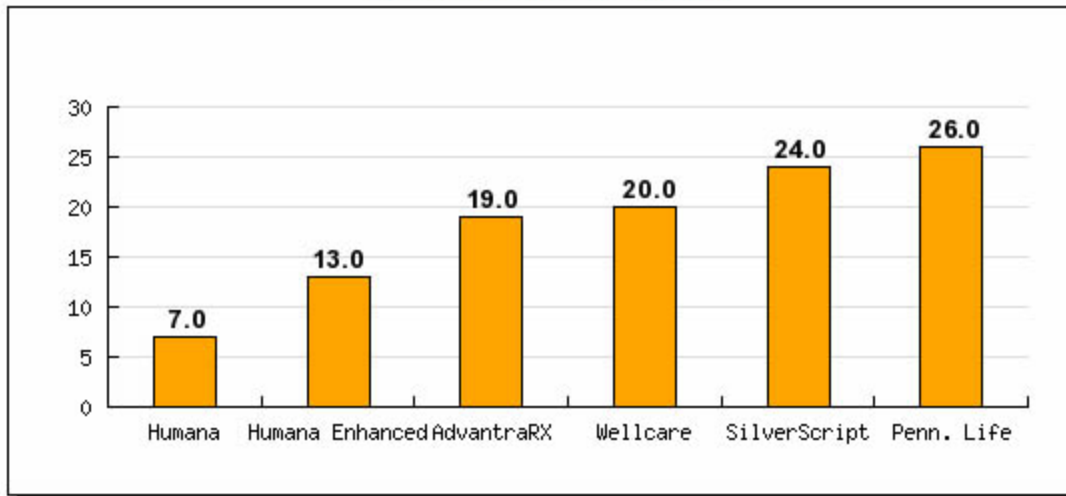
Provider	Premium	Deductible	CoPay	Donut	Mail	Pocket	Pocket	Pocket	Pocket	Pocket		
<input type="checkbox"/> Humana	\$7	250	Yes	None	Yes	\$3600	2 year	Yes	Yes	£ 0	Buy now ▶	Discuss Info
<input type="checkbox"/> Humana Enhanced	\$13	150	Yes	None	Yes	\$3600	1 year	Yes	Yes	£ 0	Buy now ▶	Discuss Info
<input type="checkbox"/> AdvantraRX	\$19	250	Yes	None	Yes	Yes	2 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> Wellcare	\$20	250	Yes	None	Yes	No	3 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> SilverScript	\$24	250	None	Yes	None	No	3 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> Penn. Life	\$26	250	No	None	Yes	No	1 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> United Care	\$27	100	Yes	None	Yes	No	4 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> Wellcare 2	\$28	200	Yes	None	Yes	No	2 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> Blue Medicare	\$28	150	Yes	None	Yes	\$2700	4 year	Yes	Yes	\$0	Buy now ▶	Discuss Info
<input type="checkbox"/> United Value	\$31	250	Yes	None	N/A	No	2 year	Yes	Yes	\$0	Buy now ▶	Discuss Info

Select and Compare Plans

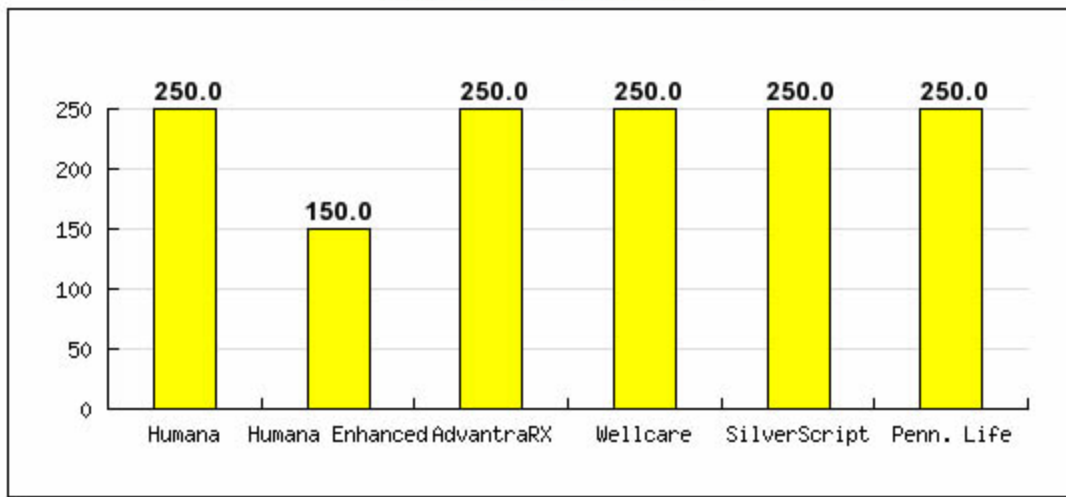
Give us feedback on this comparison chart [here](#)

Bar Chart View of selected plans [See all >](#)

Premium Comparison Chart (\$)



Deductible Comparison Chart



Co-payment Chart

Discussion Board

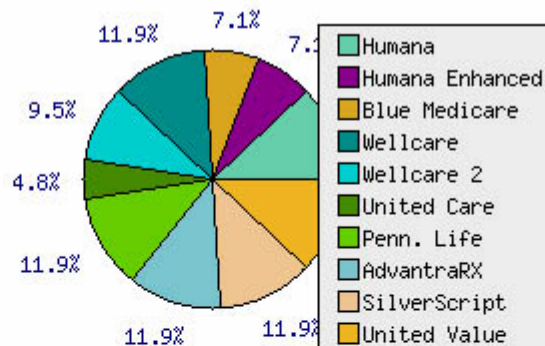
Poll



Which plan did you choose?

- [Humana](#)
- [Humana Enhanced](#)
- [Blue Medicare](#)
- [Wellcare](#)
- [Wellcare 2](#)
- [United Care](#)
- [Penn. Life](#)
- [AdvantraRX](#)
- [SilverScript](#)
- [United Value](#)

Live User selection distribution



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The Donut Hole?



The Donut Hole (or Doughnut Hole) is a term used to describe the gap in the Medicare Part D plan coverage where the Medicare Part D plan participant (i.e., you) must pay 100% of the cost for your prescription drugs. This break in coverage is also sometimes referred to as the Coverage Gap. The Donut Hole is the phase of your prescription drug plan where the total retail costs of medication range from \$2,250 to \$5,100. The Donut Hole can also be said to end when you're true out of pocket expense (TrOOP) reaches \$3,600. Some people have considered the Donut Hole as a second deductible before the plan's catastrophic coverage begins. In other words, the CMS model Medicare Part D plan has a \$250 deductible (100% paid by the individual) and then 75% coverage from \$251 until \$2,250 (25% paid by the individual). Then, as noted, after \$2,250, the individual pays again 100% up to \$5,100. After \$5,100 the individual pays only 5% of the retail cost for their medications (or \$2 for generics and \$5 for brand medications, whichever is higher). Certainly, not every plan follows the CMS model and some plans provide additional coverage to close up the Donut Hole so that the individual would not face the second 100% out of pocket expenses. For example, some plans will provide coverage in the donut hole by using Generic Drugs with a co-payment or alternatively, by using coverage of both Generic and Brand Drugs with a different co-payment for each. These types of plans will usually be available for a higher monthly premium and may not be available in all regions.

1 Use the entered zipcode or change to another

Zipcode

2 Select the maximum distance to search

1 mile 5 miles 10 miles

3 Select your preferred pharmacy

Pharmacies

- WESTFORD, MA 01886
- CVS PHARMACY**
199 GREAT ROAD
BEDFORD, MA 01730
- MEDICAL CTR PHCY INC**
221 BOSTON RD

Your Preferred Pharmacies

- CVS PHARMACY**
174 LITTLETON ROAD
WESTFORD, MA 01886

Q: Which Medicare Drug Plan is right for you?



Larger Text



Smaller Text

	SilverScript SilverScript	Coventry AdvantraRx AdvantraRx Premier Plus
Enroll	ENROLL	ENROLL
Cost		
Monthly Premium	\$24.67	\$42.89
Deductible	\$250	\$0
Annual Cost	\$714	\$755
Co-pay/Co-ins Init Level Amt	\$17	\$25
Co-pay/Co-ins Gap Level Amt	\$66	\$135

OK

COMPARE TO 72 YEAR OLD WIDOW

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[Medicaid Advice Centre](#) > Welcome!

The Medicaid Advisor can help make the process of finding a medicaid plan simple. By using the advisor that you best relate to, follow his advice to find the best plans available to match your needs

Find the Advisor that is right for you

James Brown
MD



[Listen](#)

I have been a general physician for over 30 years and know how difficult choosing a medicaid plan can be. I can leverage my experience and background to help you find an appropriate medicaid plan for your needs.

[Go](#)

Lian Tailor,
Administrator



[Listen](#)

I can take you through all the details of Medicaid and help you make a decision based on all the facts. Based on the my 20 years of experience in medicare administration, I can help you choose the right plan.

[Go](#)

1 Please use the below options to limit plan companies (Optional)

Annual Deductible \$

Between \$0.0 and \$250.0

Only plans which allow mail order pharmacies.

Monthly Premium \$

Between \$7.32 and \$65.58

Search...

2 Select a company name and click the "Add" button

18 companies meet your requirements out of 18 companies in your area

Company List

- Blue Medicare
- American Progressive Life & Health I
- Blue MedicareRx
- CIGNA HealthCare
- Coventry AdvantraRx
- Health Net
- Humana Insurance Company

Add >>

<< Remove

Your Preferred Companies

- Blue MedicareRx
- Coventry AdvantraRx
- SilverScript

Cancel

Save

Work

Work

Page

Glossary

Q: Which Medicare Drug Plan is right for you?



Larger Text



Smaller Text

* = Required

I want the most affordable plan that has:

- The fewest restrictions on my medications
- No deductible and the fewest restrictions on my medications
- The absolute lowest costs regardless of medication restrictions
- The largest medication coverage with the fewest restrictions
- I'm not sure

Back

Next

Many prescription drug plans have restrictions on individual medications. These restrictions may require you to get the plan's permission to use a specific medication or there may be a quantity limit set on the medication. The plan may also insist that you try less expensive alternative medications first before you are allowed to use a more expensive medication.

If convenience is a priority, you should choose the option for plans with the fewest restrictions.



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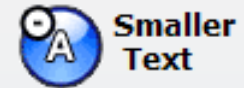


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Glossary

Q: Which Medicare Drug Plan is right for you?



Plan Results

Plans 1-6 of 6

Plan Name	Annual Cost	Monthly Premium	Compare	Details
SilverScript SilverScript	\$714	\$24.67	<input checked="" type="checkbox"/>	
Coventry AdvantraRx AdvantraRx Premier Plus	\$755	\$42.89	<input checked="" type="checkbox"/>	
Coventry AdvantraRx AdvantraRx Premier	\$969	\$29.74	<input type="checkbox"/>	

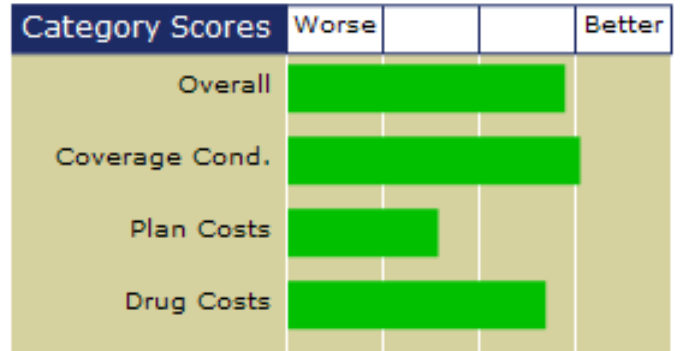
Preferences

Recommendation

SilverScript

ENROLL

Provider: SilverScript
 Monthly Premium: \$24.67
 Deductible: \$250.00
 Top 100 Drugs Covered: 92



Test



Return to the Questions



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The Background and Basics of Medicare Part D



The Medicare Prescription Drug, Improvement, and Modernization Act was passed on December 8, 2003. It established a voluntary drug benefit for Medicare beneficiaries and created a new Medicare Part D. Simply put, the Medicare Modernization Act and the Medicare Prescription Drug Improvement feature gives elderly and disabled people already on Medicare (that is, eligible for Medicare) access to drug coverage beginning in January of 2006.

What are the Details of the Medicare Part D Program?



In general, Medicare prescription drug plans provide insurance coverage for your prescription drugs. If you join the Medicare Part D there will be a monthly premium ranging from only a few dollars Prescription costs will vary depending on the particular drug plan you choose. However, the majority of plans do not have the initial deductible and provide "first dollar" coverage. * In the model plans, after the deductible is met (the insured has paid the first \$250), Medicare will pay 75% of the covered prescription costs up to \$2000. In many/most plans, prescription drugs are arranged in "tiers" are assigned a fixed dollar value based on the tier. This is meant as Co-payment. * After the \$2000, the insured person pays the 100% of the next \$2850. This is the so called "donut hole" or Coverage Gap. Some plans will provide coverage through the "donut hole", at an additional monthly premium.

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Donut Hole Coverage

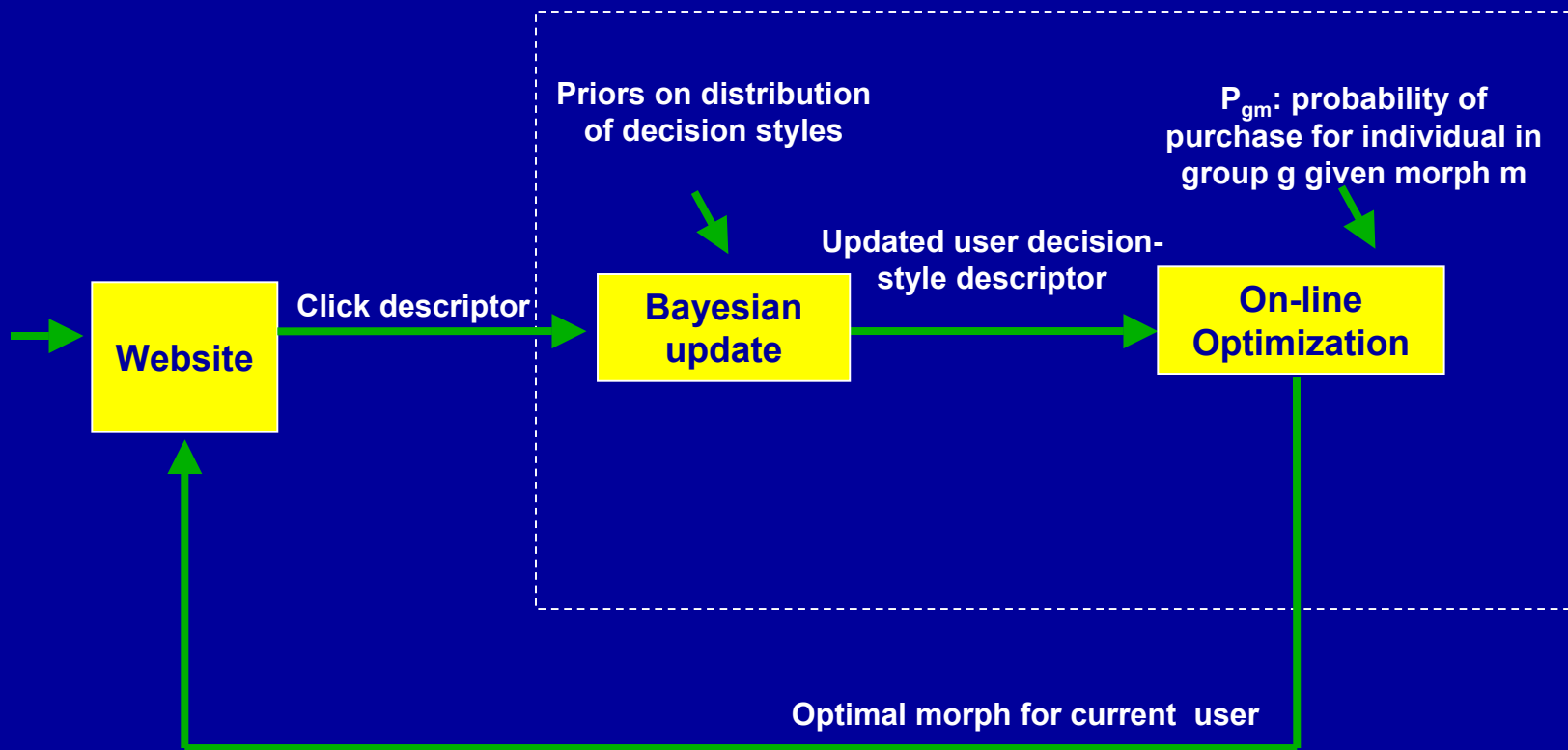


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[ALL QUESTIONS ANSWERED >](#)
[DONUT HOLE? >](#)

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Morphing Analysis



SUMMARY

- Customer Power Growing
- Time for Advocacy Strategy
- Trust and Advocacy Can Be Useful in Health Services
- Research Underway to Morph to Cognitive Style – Interested?