

# Answers on Aging™ | Pharmacy Benefits

## *Frequently Asked Questions (FAQs)*

**n4a and Walgreens have teamed up to provide Medicare Counselors with materials and training to help Medicare beneficiaries understand and maximize their pharmacy benefits. We are providing these FAQs to address questions that you may have about the program and our collaboration.**

### **What is Answers on Aging®?**

*Answers on Aging® is a program n4a designed to provide local Area Agencies on Aging and Title VI programs with resources and tools on a variety of current aging topics. Maximize Your Pharmacy Benefits is a specific initiative of this program that addresses an important gap in pharmacy benefits resources and is the first of many resource programs to come under the Answers on Aging® banner.*

### **Is this program designed to help people with Medicare select a prescription drug plan?**

*No. As aging professionals know, many public and private entities have created valuable tools and other resources to assist clients in the evaluation of their Medicare plan options. This initiative is specifically and intentionally designed to address a resource gap in the area of how people with Medicare can maximize their chosen prescription drug plan. This is especially important when Medicare beneficiaries begin to use their new plan benefits in the new plan year. That's because, for many, there will have been a gap of a month or two between the day they made their Medicare prescription drug plan selection and the beginning of their new plan year.*

### **Why is Maximizing Pharmacy Benefits a priority?**

*Public reports, including the United States of Aging study (2015), show, and informal reports from across the Aging Network confirm, that as few as 12 percent of people with Medicare have the lowest possible total plan cost for their Medicare prescription drug coverage, meaning they could save money by choosing a plan with a lower premium*

*and using their plan in ways that help them achieve the lowest possible out-of-pocket spending during the year.*

*Additionally, to get the most out of their benefits, older adults and aging professionals report the need for simple information on cost, provider networks and coverage (United States of Aging, 2015).*

*The United States of Aging study also notes that the answer is education and programs to help people with Medicare stay current with their medication regimens.*

*Proper medication adherence is one of the keys to maintaining good health, but adherence only occurs when consumers have adequate information and understand the importance of and how to properly utilize their medications; the Maximizing Pharmacy Benefits program can be an essential element in that puzzle.*

### **Why is n4a leading this initiative?**

*As the national voice for Area Agencies on Aging and Title VI Native American aging programs, n4a is committed to building the capacity of our members so they can help older adults and people with disabilities live with dignity and choices in their homes and communities for as long as possible.*

*We believe that a toolkit of resources to help people with Medicare maximize their pharmacy benefits will be valued by aging professionals and Medicare Counselors.*

### **What does n4a hope to achieve with this initiative?**

*n4a's goal for this initiative is to provide information and tools to assist local Area Agencies on Aging and Title VI programs in their efforts to educate their clients on how to maximize their Medicare pharmacy benefits.*

### **What do the Answers on Aging® Pharmacy Benefits materials cost?**

*The materials for this initiative are free to download for n4a members to use with their clients.*

### **Who is involved in this effort?**

*On a national level, n4a and Walgreens collaboratively developed the materials for this effort. Additionally, all materials are vetted by the U.S. Administration for Community Living to ensure that they are appropriate for Medicare Education Counselors.*

*However, the most important aging professionals working on this effort are in your local Area Agency on Aging, Title VI program or SHIP counseling office. These individuals meet routinely with people with Medicare and caregivers individually and in groups to offer information and assistance. It is in these thousands of meetings that happen every day across the nation that the real work of this program will be effective—one Medicare beneficiary at a time.*

### **Why is Walgreens supporting this effort?**

*Across the nation, older adults and persons with disabilities are asking their Walgreens pharmacists for help understanding their pharmacy benefits and for help saving money on their prescriptions. With determination to make a difference in the communities we serve and help patients make the most of their benefits through education, Walgreens is pleased to support this effort.*

### **Why should our AAA/Title VI program participate in this effort?**

*Older adults report that medication costs and not understanding their benefits are top challenges they face when trying to access health care. Additionally, to get the most out of their benefits, older adults and aging professionals report the need for simple information on cost, provider networks and coverage (United States of Aging, 2015).*

*The United States of Aging study also notes that the answer is education and programs to help people with Medicare stay current with their medication regimens.*

*For these reasons, n4a believes this initiative should be a priority education effort for Area Agencies on Aging and Title VI programs.*

### **Our agency already offers Medicare Open Enrollment Insurance Counseling; how is this different?**

*Obviously, selecting the right prescription drug plan is an essential planning task every person with Medicare should include annually during the Medicare open enrollment*

*period. However, many people select a plan and forget it. Then, during the year-end holidays or just after the first of the year, Medicare beneficiaries will receive their new prescription drug plan materials. It is at that time that Area Agencies on Aging and Title VI programs can provide valuable education sessions to help people with Medicare set up good habits to maximize their new pharmacy benefits during the coming year. It is this gap that the Maximize Your Pharmacy Benefits initiative seeks to fill with materials for one-on-one counseling and a Pharmacy Benefits Week campaign to raise awareness with your clients and the broader community about the importance of maximizing pharmacy benefits.*

### **What is included in the Toolkit?**

*The maximizing your pharmacy benefits toolkit provides AAAs and their affiliated organizations with materials to help consumers understand and maximize their pharmacy benefits, including:*

- *Pharmacy Benefits Week (PBW) materials (for your agency's customization)*
  - *Menu of potential PBW activities*
  - *Sample press release*
  - *Talking points*
  - *Event poster*
  - *Event flyers*
  - *PowerPoint presentation*
  - *Infographic*
  - *Sample social media kit*
  - *Sample article for your agency newsletter*
- *Counselor's Quick Guide*
- *Counselor-to-Consumer Discussion Guide*
- *Consumer Quick Guide*
- *Consumer Checklist*
- *Links to studies on this issue*
- *Ways to engage with Walgreens for PBW or other local activities*
- *FAQs (this document)*

## **Where can I find these materials?**

*All of the materials for this initiative are available for print-on-demand from the [n4a website](#).*

## **What products or programs are addressed by this effort?**

*While the primary goal of the program is to help people with a Medicare prescription drug plan (i.e., Part D), it is equally applicable for people with Medicare who have selected a Medicare Advantage plan (Part C) with prescription drug coverage.*

*The materials should also benefit many individuals covered by other types of pharmacy benefit plans, for example, employer-provided health insurance plans and coverage offered on the federal (or a state run) health insurance exchange.*

## **Is this program available in all locations?**

*Yes. In some locations, Walgreens' pharmacists will be available to participate in your local Pharmacy Benefits Week event(s). For more information on how to connect with Walgreens and determine if a Walgreens' pharmacist may be available to participate in your local efforts, please contact Sarah Casiano ([scasiano@n4a.org](mailto:scasiano@n4a.org) or 202.872.0888).*

## **Does this relationship imply that n4a endorses Walgreens or Medicare Prescription Drug Plans that include Walgreens as a preferred pharmacy?**

*n4a is grateful for the significant support Walgreens is providing for this initiative. Without their generous support, this project would not be possible. That said, this initiative is not an endorsement of Walgreens or any particular Medicare Prescription Drug Plan.*

## **What is Pharmacy Benefits Week (PBW) and how can we get involved?**

*Pharmacy Benefits Week is a new observance developed to shine a spotlight on this important issue. Because most older adults begin to seek help understanding their new prescription benefits in the new year, PBW will take place January 30, 2016-February 3, 2017.*

*Your agency will find everything it needs to participate in PBW in the Toolkit.*

### **Won't this information be too confusing or complex for consumers?**

*n4a and Walgreens established a goal for these materials and the initiative as a whole to be accessible and usable for people with Medicare and their caregivers. We hope you will agree that these materials achieve that goal. If you have feedback for future program improvements, we encourage you to forward those to Paul Cantrell ([pcantrell@n4a.org](mailto:pcantrell@n4a.org)).*

### **Who should we contact with questions?**

*If you have questions about this initiative or wish to be connected with your regional Walgreens representative to discuss local opportunities, please contact Sarah Casiano ([scasiano@n4a.org](mailto:scasiano@n4a.org) or 202.872.0888).*