

# Kentucky

## Medicare Drug Plan Ratings

This AARP rating tool contains information about “stand-alone” Medicare plans in your state that cover only prescription drugs. Each year, from November 15 to December 31, people enrolled in a Medicare drug plan may switch plans. Others who have not yet enrolled in Medicare Part D can also use this time to sign up.

You can compare Medicare drug plans using this AARP rating tool. We’ve listed all the Medicare-approved drug plans in your state along with some helpful information about each plan.

### Using the Tool

**The drug plans are listed in alphabetical order and are divided into three sections.**

- Section One: lists plans that do not pay for any drugs in the coverage gap (also known as the donut hole).
- Section Two: lists plans that pay for only generic drugs in the coverage gap.
- Section Three: lists plans that pay for generic and some brand name drugs in the coverage gap.

(A drug plan sponsor may have one or more plans in a section.)

*Note:* You’ll reach the coverage gap in 2007 if your total drug costs (what you and your drug plan pay for your drugs excluding premiums) will be greater than \$2,400. If you receive Extra Help, you’ll have no coverage gap under any plan.

**Go to the blue cost section of the chart. For each plan, you’ll see:**

- The Monthly Premium for 2007
- The Annual Deductible for 2007

- A Total Cost Range based on the number of drugs you take.
  - You’ll need to determine which of these categories fits your drug use: low (taking 3 medications or less), medium (taking 4-5 medications), or high (taking more than 6 medications).
  - The dollar signs represent a range of total costs you could expect to pay under the plan (lowest cost plans are \$, highest cost plans are \$\$\$\$\$). A key with the range of total costs is included below.
  - Total costs include: the deductible, monthly premiums, and all other costs you will pay.
- Extra Help Pays Full Premium. You will pay no or a reduced premium for plans marked “yes” if you qualify for extra help.

**Go to the orange section on drug coverage. For each plan, you’ll see:**

- What percent of the 100 most commonly used drugs by people with Medicare the plan covers. Look for plans that cover the most drugs.

### Important Considerations

- Before enrolling in a plan, you should check with the drug plan to make sure it covers the drugs you use.
- Remember your actual costs will vary based on the specific drugs you take and the plan you choose.
- Be sure to check with the plan to see whether its preferred pharmacies are convenient to you.

### Key: Range of Cost by Beneficiary Use

Annual Cost	Low Drug Use	Medium Drug Use	High Drug Use
\$	\$545–848	\$825–1177	\$2882–3887
\$\$	\$849–955	\$1178–1306	\$3888–4037
\$\$\$	\$956–1043	\$1307–1404	\$4038–4137
\$\$\$\$	\$1044–1165	\$1406–1549	\$4138–4217
\$\$\$\$\$	\$1166–2108	\$1551–3000	\$4218–7173

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### PLANS

*Terms Identified following chart*

	BENEFICIARY'S COST						COVERED DRUGS
			Annual Cost Ranges For			Extra Help Pays Full Premium	
	Monthly Premium	Annual Deductible	Low Drug Use	Medium Drug Use	High Drug Use		
<b>Plans that do not pay for drugs in the coverage gap</b>							
AARP MedicareRx Plan—Saver	\$23.40	\$265	\$\$\$\$	\$\$\$	\$\$\$	YES	98%
AARP MedicareRx Plan	\$31.90	\$0	\$\$	\$\$	\$\$\$	YES	98%
Advantage Star Plan by RxAmerica	\$29.30	\$265	\$\$	\$\$	\$	YES	87%
Advantage Freedom Plan by RxAmerica	\$34.00	\$265	\$\$	\$\$	\$\$\$\$\$	YES*	100%
AdvantraRx Value	\$26.40	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	92%
AdvantraRx Premier	\$38.30	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	100%
Aetna Medicare Rx Essentials	\$29.30	\$190	\$\$\$	\$\$\$\$\$	\$\$\$\$\$	YES	92%
Aetna Medicare Rx Plus	\$43.30	\$0	\$\$	\$\$	\$\$\$\$\$	NO	100%
AmeriHealth Advantage Rx Option I	\$33.70	\$265	\$\$	\$	\$\$	YES*	N/A
Blue MedicareRx Value	\$23.00	\$250	\$\$	\$\$	\$\$\$	YES	98%
Blue MedicareRx Plus	\$28.20	\$0	\$\$	\$\$	\$\$\$	NO	98%
CIGNATURE Rx Value Plan	\$28.70	\$265	\$\$\$\$	\$\$\$\$\$	\$	YES	100%
CIGNATURE Rx Plus Plan	\$37.70	\$0	\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	100%
Community Care Rx BASIC	\$32.00	\$265	\$	\$	\$	YES	95%
Community Care Rx CHOICE	\$39.70	\$0	\$	\$	\$\$\$\$\$	NO	95%
EnvisionRxPlus Standard	\$42.00	\$265	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	91%
First Health Premier	\$27.80	\$0	\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	YES	98%
Health Net Orange Option 1	\$25.40	\$265	\$	\$\$	\$	YES	87%
Health Net Orange Option 2	\$27.90	\$0	\$	\$	\$\$	YES	100%
HealthSpring Prescription Drug Plan	\$27.60	\$265	\$	\$	\$	YES	90%
Humana PDP Standard	\$17.70	\$265	\$	\$	\$	YES	100%
Humana PDP Enhanced	\$25.30	\$0	\$	\$	\$	NO	100%
Medco YOURx PLAN	\$37.20	\$100	\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	98%
MedicareRx Rewards Value	\$23.10	\$265	\$\$	\$\$	\$\$\$	YES	94%
NMHC Medicare PDP Gold	\$34.50	\$0	\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	91%

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	BENEFICIARY'S COST						COVERED DRUGS
			Annual Cost Ranges For			Extra Help Pays Full Premium	
	Monthly Premium	Annual Deductible	Low Drug Use	Medium Drug Use	High Drug Use		
<b>Plans that do not pay for drugs in the coverage gap</b>							
Prescription Pathway Bronze Plan	\$27.20	\$265	\$	\$	\$\$	YES	96%
Prescription Pathway Gold Plan	\$25.10	\$0	\$\$	\$\$\$	\$\$\$\$	NO	96%
SAMAScript	\$53.70	\$265	\$\$\$\$	\$\$\$\$	\$\$\$\$\$	NO	100%
SierraRx Basic	\$35.30	\$265	\$\$	\$	\$	NO	85%
SilverScript	\$31.80	\$265	\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	YES	94%
SilverScript Plus	\$43.20	\$0	\$\$\$	\$\$\$	\$\$\$\$	NO	98%
Sterling Rx	\$36.10	\$100	\$\$\$\$	\$\$\$\$	\$\$\$\$\$	NO	98%
UA Medicare Part D Rx Covg—Silver Plan	\$33.20	\$265	\$\$	\$\$	\$\$\$	NO	98%
UA Medicare Part D Prescription Drug Cov	\$48.20	\$0	\$\$\$\$\$	\$\$\$\$	\$\$\$\$\$	NO	98%
UnitedHealth Rx Basic	\$34.10	\$0	\$\$\$\$	\$\$\$	\$\$\$	YES*	98%
UnitedHealth Rx Extended	\$45.90	\$0	\$\$\$	\$\$	\$\$\$\$	NO	98%
WellCare Classic	\$19.90	\$265	\$\$\$\$\$	\$\$\$\$\$	\$\$	YES	83%
WellCare Signature	\$28.90	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	YES	83%
<b>Plans that pay for generic drugs in the coverage gap</b>							
AARP MedicareRx Plan—Enhanced	\$51.50	\$0	\$\$\$\$	\$\$\$\$	\$\$	NO	98%
AdvantraRx Premier Plus	\$50.70	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$	NO	100%
Aetna Medicare Rx Premier	\$73.40	\$0	\$\$\$\$	\$\$\$	\$\$	NO	100%
Blue MedicareRx Premier	\$39.60	\$0	\$\$\$	\$\$\$	\$\$	NO	99%
CIGNATURE Rx Complete Plan	\$49.30	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$	NO	100%
Community Care Rx GOLD	\$48.20	\$0	\$\$\$	\$\$\$	\$\$	NO	96%
EnvisionRxPlus Gold	\$65.50	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	91%
First Health Select	\$44.30	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$	NO	100%

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			Annual Cost Ranges For				
	Monthly Premium	Annual Deductible	Low Drug Use	Medium Drug Use	High Drug Use	Extra Help Pays Full Premium	
<b>Plans that pay for generic drugs in the coverage gap</b>							
Health Net Orange Option 3	\$43.10	\$0	\$\$\$	\$\$\$	\$\$	NO	100%
Humana PDP Complete	\$86.30	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	100%
MedicareRx Rewards Premier	\$43.50	\$0	\$\$\$\$	\$\$\$	\$\$\$	NO	99%
Prescription Pathway Platinum Plan	\$47.00	\$0	\$\$\$\$	\$\$\$\$	\$\$\$\$	NO	100%
SilverScript Complete	\$51.00	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$\$\$\$	NO	94%
SterlingRx Plus	\$66.40	\$100	\$\$\$\$\$	\$\$\$\$	\$\$	NO	98%
WellCare Complete	\$46.90	\$0	\$\$\$\$\$	\$\$\$\$\$	\$\$	NO	83%
<b>Plans that pay for generic drugs and some brand name drugs in the coverage gap</b>							
SierraRx Plus	\$108.30	\$0	\$\$\$\$\$	\$\$\$\$\$	\$	NO	99%

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### Terms

- **Monthly Premium:** The amount you pay each month to receive drug coverage
- **Annual Deductible:** The amount you must pay each year for your medicine before your plan starts to pay your costs
- **Annual Costs for Low Drug Use:** An estimate of the costs a beneficiary would pay if taking 3 medications for diabetes and hypertension
- **Annual Costs for Medium Drug Use:** An estimate of the costs a beneficiary would pay if taking 5 medications for diabetes and hypertension
- **Annual Costs for High Drug Use:** An estimate of the costs a beneficiary would pay if taking 9 medications for diabetes, hypertension, and respiratory illness
- **Coverage of Top 100 Drugs Used by Medicare Beneficiaries:** Percentage of the Top 100 most commonly used drugs by Medicare beneficiaries that are covered by the plan

\* Recent guidance from CMS indicates that those Medicare beneficiaries who qualify for extra help should pay no or a reduced premium for these plans.

N/A: Information not available.

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### Help Is Available:

- Medicare can be reached 24/7 at 1-800-633-4227 (TTY 1-877-486-2048) or at [www.medicare.gov](http://www.medicare.gov).
- State Health Insurance Assistance Program (SHIP): Call Medicare to find a local program or go to [www.shiptalk.org](http://www.shiptalk.org) on the Web.
- AARP Extra Help Application Center can assist you with filing your Extra Help application before December 31, 2006. Call them at 1-800-985-6848 Monday–Friday, 9am–9pm Eastern Time.
- Social Security or your state Medicaid office can tell you whether you qualify for help with paying for prescription drugs. Call Social Security at 1-800-772-1213 (TTY 1-877-486-2048) or go to [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp) on the Web.

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