

Medicare drug coverage?
'The system is not
designed to help you.'



IN THIS EPISODE

What do Medicare beneficiaries need to know about open enrollment and their drug plans? How can they get free and unbiased help navigating their Medicare options? ***Most importantly, how can they save money on their medicines?***

To find out, we spoke to **Steve Maas**, a freelance writer and a retired Boston Globe editor. The Maryland resident is currently a volunteer for the [State Health Insurance Assistance Program](#) (or SHIP program), a federal-state partnership that offers counseling on Medicare and Medicaid. In this interview about prescription drug pricing and Medicare, Steve spoke to us on his own behalf and not on behalf of SHIP. *This is the second of two episodes with Steve.*

WE DISCUSS

How can a Medicare beneficiary with Part D (which covers prescriptions) figure out how to get their medicines most affordably?

"I would recommend contacting your senior center and making an appointment with a (SHIP) counselor...the counselors will have knowledge of what drugs tend to be overpriced on Medicare and whether you can get them better through a GoodRX (coupon) or something like that.

But the other way you can do it...go to Medicare.gov and ... they have the Plan Finder ... where you enter the drugs that you take, you enter the pharmacies that ... you might shop at, and it will compare plans for you. That's really the only way to figure out which plan is best for you unless you take no drugs at all, in which case you just go with the plan that has the cheapest premium." – **Steve Maas**

If somebody's on a Medicare Advantage plan instead of traditional Medicare and they come to you for advice, could you help them, too?

"Yes and we look at the drug pricing ... but there's a lot of other apples and oranges because [Medicare Advantage] plans have doctor networks and if it's an HMO, you have to stay within the network. If it's a PPO, you pay more if you go out of network. And the plans vary on their copays. On some plans, an MRI might be \$140, on another plan maybe ... \$300 ...

... whether it's the best thing for you depends on how stable your health is, your tolerance for uncertainty and ... there's no right decision because ... it comes down to risk Because you could end up paying a lot more for Medicare Advantage or a lot less, it depends on how healthy you are. Some

people have a tolerance for risk. Some people have a bank account that can tolerate risk. It really varies with the individual.” – *Steve Maas*

So can you pay for prescriptions in different ways to save money, like using Part D to cover some and then using a coupon for others?

“Yes, and you can buy them at different pharmacies. There are some plans ... which claim to have a preferred pharmacy, and some ... non-preferred pharmacies are actually cheaper than the preferred pharmacies ... One thing to keep in mind, if you are using a coupon, the money you're spending ... can't be applied towards the deductible. So sometimes, it may turn out that ... if you're starting at the beginning of the year, it might be worth paying more to meet the deductible in order to get to the lower deductible price afterwards.” – *Steve Maas*

Helpful Links

[Medicare.gov](#) -- *Click to create a Medicare.gov account, find the best drug plan and more.*

[Medicare.gov Plan Finder](#)

[State Health Insurance Assistance Program](#) - *nationwide site for State Health Insurance Assistance programs*

[California Health Insurance Counseling and Advocacy Program](#) - *California's SHIP program.*

[NeedyMeds](#) -- *Search for manufacturer and foundation help in buying drugs*

[GoodRX](#) -- *coupon site*

[SingleCare](#) -- *coupon site*

[PharmacyChecker.com](#) -- *online national and international comparison site*

[It's Time to Exclude High-Cost Pharmacies From Your Retail Pharmacy Network](#), *National Prescription Coverage Coalition*

[Drug Coupons & Medicare: What You Need to Know](#), *HealthLine*

Episode Transcript

Read the full [episode transcript](#).

Biography of M. Steven Maas

[Steve Maas](#), who earned a BA in economics at Oberlin College, spent his career as a journalist, retiring in 2007 as an editor at [The Boston Globe](#).

Since then he has been a freelance writer for newspapers and magazines, with a sideline helping people write their memoirs.

For the last five years, he has volunteered for SHIP (State Health Insurance Assistance Program), a federal-state partnership that offers counseling on Medicare and Medicaid.

After living in the Boston area for most of his adult life, he moved to Gaithersburg, Md., in 2021.

His comments on Medicare are his own and not on behalf of SHIP.

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