

Humana's Tools Help Members Navigate Medicare Part D

By Alice Goodman

Medicare Part D is criticized for being difficult to navigate for insurers and for patients. To meet this challenge, Humana Pharmacy Solutions has developed outreach and education programs for its members, explained Betsy Warren, PharmD, Director, Medicare Pharmacy, Humana, at the 2008 educational conference of the Academy of Managed Care Pharmacy. Humana sends e-mails, faxes, and systematic written communications—under the umbrella of SmartSummary Rx tool—to its Medicare recipients on a regular basis to keep them informed of their benefits and their current medication use. These communications include the following components:

SmartSummary Rx Tool

Monthly explanation of benefits details plan benefits beyond the Centers for Medicare & Medicaid Services requirements. This statement includes personal health records, claims, benefit summaries, and other relevant information.

Updated prescription record that lists dosages and medication schedules for prescription drugs and any over-the-counter medications the patient is taking. The Rx record is printed on half a page, with a dotted line to facilitate cutting it out and folding it to a handy credit card size. Members can keep the Rx record in their wallet and bring it to medical appointments and to the emergency department.

Personalized RightSource fax form for prescription mail order showing opportunities for cost-savings specific to the individual member; a personalized calcula-

tor provides information on generic alternatives and formulary preferences as cost-saving tools.

Additional Forms

Maximize Your Benefit letters are sent to inform members of opportunities for cost-savings in addition to the monthly summary. These letters are personalized and include the drug name the patient is taking and cost; name and cost of alternative drugs; potential savings by switching; total drug cost to date; and any Humana updates.

Medication therapy management (MTM) invitation is sent to members to join the MTM program and have a consultation with a pharmacist. The invitation includes an educational component on health management.

Part D coverage gap communication. Many members are concerned about the coverage gap for Part D, so Humana prepares members by sending mail reminders as well as automated phone calls when they approach the “doughnut” gap. Humana also advises members on their current drug cost and on strategies that can prevent or delay reaching that stage. “We want to be sure our members are not taken by surprise when it is time for them to cover 100% of prescription costs during the gap,” Dr Warren said.

Drug-pricing tool. Computer-literate members can integrate their monthly mailings with Humana's website drug-pricing tool. In addition to computer-based tools, members can call customer service representatives for any reason, and during the call the representative will also give the member information on potential cost-saving opportunities. ■