**Slide1:**

Welcome and thank you for coming today.

My name is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ with ABCMedicareHelp.com

*(Tell a little about yourself that will help you connect with your audience.)*

**Slide 2:**

As an independent agent with ABCMedicareHelp.com

I help people save money on their healthcare costs.

I help people save money on their prescription drug costs.

I help people qualify for extra benefits.

**Slide 3:**

As independent agents, we represent every type of Medicare plan available in Oklahoma, including Medicare Supplement Plans, Part D Prescription Drug Plans and Part C Medicare Advantage Plans, and most companies that offer them.

**Slide 4:**

We help people determine which Medicare plan will work best for them. Many agents that represent Medicare plans only work with one company, they try to convince everyone that ONE company is the best for them. Our clients love the fact that no matter which Medicare plan company they choose we can usually take care of them.

**Slide 5:**

Many people qualify for extra benefits that they never knew existed. I’m going to discuss some of those benefits today. At the end of my presentation today, you will have an opportunity to request a private meeting to see if you might qualify for one or more of these benefits. You may not qualify but you may know someone who does.

**Slide 6:**

Have you ever fallen into the donut hole or Coverage Gap? When people fall in the donut hole, medications become very expensive. Some people just stop taking their medicine at this point. Others will not take them as often as are supposed to. Today I’m going to share some information that can save you money on your prescriptions and help you avoid the donut hole.

**Slide 7:**

How many of you have ever gone to the doctor, gotten a prescription and went to get it filled and were surprised at how much it costs? Let’s see your hands. That happens to most people. Before we get done today you’re going to learn how to never let that happen again.

**Slide 8:**

Let’s look at original Medicare. Original Medicare is made up of PART-A which is hospital coverage and PART-B which is medical coverage. Does original Medicare cover prescription drugs? NO.

**Slide 9:**

Which part of Medicare covers prescription drugs? That’s right PART-D of Medicare.

**Slide 10:**

Many people get on Medicare and say I don’t need a drug plan. I’m not taking any medications, then a few years later they get sick and start taking medications and decide to enroll in a Part-D drug plan. They find out the hard way they must now pay a lifetime penalty for going without a Part-D plan or credible drug coverage. We have found people that are having to pay as much as $500 a year in lifetime penalties. It is important to know the rules of Medicare.

**Slide 11:**

There are two ways to get PART-D of Medicare in other words two ways to get Medicare prescription drug plan coverage. The first option is to purchase a stand-alone prescription drug plan. These plans would always have a monthly premium. The second way to get Medicare prescription drug coverage is to enroll in a Medicare health plan that includes PART-D, prescription drug coverage. There are zero premium Medicare health plans that include drug coverage available in many counties in Oklahoma.

**Slide 12:**

Are there any Medicare prescription drug plans that cover ALL drugs, yes or no? The answer is no!

**Slide 13:**

Since no drug plan covers all drugs, then every drug plan must have a list of covered drugs. What name do Medicare drug plans use for their list of covered drugs? FORMULARY!

**Slide 14:**

Does every drug plan use the same formulary? NO

**Slide 15:**

In drug plans the medications are categorized by cost. What are these categories called? DRUG TIERS!

**Slide 16:**

Drug Tiers determine the copays for all drugs listed on the formulary.

**Slide 17:**

Most drug plans have five drug tiers with tier 1 being the least expensive and tier 5 being the most expensive. An easy way to remember it is, the higher the tier the more the tears!

**Slide 18:**

How many of you know what a pharmaceutical drug rep is? That’s a sales rep for a pharmaceutical company correct?

**Slide 19:**

So, this pharmaceutical drug rep goes into see a doctor carrying a box of samples of this new high blood pressure medicine. The drug rep leaves.

**Slide 20:**

Now here comes Mrs. Smith to see the doctor.

**Slide 21:**

The doctor says Mrs. Smith you have high blood pressure. Here’s a 30 day supply of this new high blood pressure medicine and a prescription. Mrs. Smith goes home and starts taking the medicine.

**Slide 22:**

Three weeks later she decides she better go to the pharmacy and get the prescription filled. And she is shocked when she finds out it is over $300 dollars! Does that happen? The fact is it happens every day in this country and it makes me angry that people are having to choose between medicine and groceries!

**Slide 23:**

Mrs. Smith has a drug plan but she made the same mistake that most people make.

**Slide 24:**

Mrs. Smith didn’t take her formulary with her to the doctor.

**Slide 25:**

If Mrs. Smith had taken her formulary with her to the doctor this would have never happened. As soon as the doctor wanted to prescribe the new medicine, she could have turned to the back of the formulary where there’s an alphabetical listing of all the medicines. She could have said to her doctor, doc that medicine is not in my book, if I go to get the prescription filled I will have to pay full price.

**Slide 26:**

If you’re on a Medicare prescription drug plan you should have a formulary for your drug plan. The list of covered drugs looks something like this.

**Slide 27:**

What is the first question you should be asking when your doctor wants to prescribe a new medication for you? Is the medicine covered by my drug plan? If the answer is NO and you go to get the prescription filled you will have to pay full price, correct?

**Slide 28:**

The second question to ask your when doctor wants to prescribe a new medication is; how much is the medicine going to cost? That depends on what drug tier the medicine is on. If your doctor prescribes a medicine that’s covered by your plan it should be in the alphabetical listing in the back of your book. It will also tell you what page to find the medication. When you turn to that page, it will tell you the drug tier for that medication. So, if your doctor prescribes a medicine that is on Tier-1 and your co-pay is $1 dollar for Tier1. How much will that medicine cost when you get to the pharmacy? That’s right $1 dollar. If your doctor prescribes a medicine that’s Tier-5 and your co-pay is $200 dollars, how much will the Tier-5 drug cost you, that’s right $200 dollars.

**Slide 29:**

If your doctor ever says to you I don’t care if your drug plan covers this medicine, you need this medicine! You can ask your doctor to request an exception to your drug plan, not always but many times your drug plan may pay for that medication.

**Slide 30:**

How many of you have seen the commercials of the law firms saying “If you have had a loved one die from taking this medication, call us”? Are these lawsuits over brand-name or generic drugs? That’s right brand-name drugs.

**Slide 31:**

Here’s a glass of water. What’s the chemical name for water? Correct H2O. It doesn’t matter what the label says on a bottle of water. It can say Dasani or Aquafina or whatever, it’s still H20.

**Slide 32:**

Medications are based on chemical formulas. The fact is most generic medications are chemically identical to the brand-name drug. Pharmaceutical drug companies don’t want us taking generics they want us to take the new brand-name medications.

**Slide 33:**

Let’s talk for a minute about how people fall in the donut hole or the gap. For 2018 anyone that uses $3750 worth of medication will fall into the donut hole or gap. Prior to that, you would just pay the normal co-pays in your drug plan. Once a person falls in the donut hole the will pay about 50% of the cost of their medications. In other words, if your doctor prescribed a medicine that costs $1000 per month, you would exceed $3750 after four months and be in the donut hole.

**Slide 34:**

Last September a man who was a diabetic went to get his diabetes medicine that was normally $50 per month but instead it was over $200. What happened to him? He fell in the donut hole or the gap! This man didn’t have the $200.

**Slide 35:**

He went back to his doctor and said “Doc I can’t afford this medication it’s now over $200 dollars”. The doctor said “that’s okay I’ll prescribe a less expensive medicine”. The new medicine while he’s in the donut hole was only $50. What if the doctor had prescribed this new medicine in the first place? That’s right he may not have ever fallen in the donut hole. A lot of people are falling in the donut hole because they’re taking the new brand-name drugs.

**Slide 36:**

One of the smartest things you can do, if you’re taking very many medications, is to get all your medicines together and take your formulary with you to see your doctor. Call your doctor and make an appointment for a medicine review. In these formularies, all the medications for each therapeutic category are all together. So, for example if you’re taking a high blood pressure medicine that’s tier 4 and you can show your doctor in your formulary that there’s other high blood pressure medicine available say on tier 1 or tier 2. You can ask your doctor if you can take one of those medications. Many times, the doctor will say yeah, I’ve been prescribing the medicine for over 20 years.

**Slide 37:**

Many people are following the principles that I’m teaching and saved thousands of dollars on medications and many have avoided the donut hole.

**Slide 38:**

This is the Medicare and You book. Everyone on Medicare gets this book the fact is most people never read it. There’s a program talked about in this book called the prescription drug Extra Help program. Social Security says on their website that this program is on average worth over $4000 a year per person. We have helped many people enroll in this program, who saved hundreds of dollars a year on their medications.

**Slide 39:**

You may be one of over a million people in this country who qualify for Extra Help and were unaware of it.

**Slide 40:**

Last year a man came to one of our seminars. He asked if we can help him cancel his Medicare PART-B. When we asked why, he said I only make $700 a month and they are taking out over $100 a month for my PART-B premium and I can’t live. We helped him enroll in a program that paid his PART-B premium. Because of that one conversation he got over $1000 a year raise in pay.

**Slide 41:**

How many retired people are living on a fixed income? Many people in this country are living with incomes well below the federal poverty level. We have helped many of these people get additional Social Security income that they should have been getting all along. We have helped some individuals get over $300 a month in additional income.

**Slide 42:**

As a representative of ABC Medicare.Help, I would love to have the opportunity to help you get some Extra Benefits and save money on your health care costs. If you would like for me to visit with you privately, please fill out this form and I will be happy to make an appointment with you.