

Senior NEWS

June 2021

Through the Eyes of an Elder

A cautionary tale: Medicare and drug prices



Through the Eyes of An Elder, a monthly column in the Columbia Gorge News, is sponsored by the Aging in the Gorge Alliance. Guest writers address a variety of topics with a focus on older adults, their families and loved ones, and caregivers. Suggestions for future columns are welcome and can be emailed to tdcastanares@gmail.com.

BY SUE ANN ARGUELLES

This month's columnist, Sue Ann Arguelles, 73, retired from The Dalles-Wasco County Library and is now the local coordinator for SHIBA. SHIBA is the federal Medicare counseling program administered by the state of Oregon and locally by the Mid-Columbia Senior Center.

This vignette is fictional. But behind their colorful aliases, the insurance companies described here are real, as are the approximate drug prices.

Data are taken from <https://www.medicare.gov/plan-compare/#/?lang=en&year=2021>.

Mary, Molly, Maud, Tru and Victoria were meeting for breakfast. These five retirees had met every Wednesday morning for years. When the pandemic restricted their coffee shop, they continued on Zoom.

On this particular Wednesday, Victoria shared that she was going to have to start taking insulin. Giving herself shots would not be pleasant, but paying for them could be devastating. Like the others, she had Medicare, but she had never signed up for drug insurance. She hadn't planned to take anything but natural medicines, and insurance didn't cover them, so why should she pay the premiums? But this insulin was another matter. "I've heard that insulin is expensive," she worried. "How much does it cost?"

Mary, who had learned how to share her screen and never missed a chance to practice, showed the first Google search result — a GoodRx coupon to pay \$96.75 for Victoria's brand-name insulin at Pharmacy X. But the coupon wasn't good if the person had Medicare — did that mean Part D, the drug part of Medicare?

Everyone else had drug coverage and an opinion about Victoria's situation. That's how they learned they

were all on that same brand-name insulin. (It hadn't ever been mentioned before during their Wednesday morning crepes with extra whipped cream.)

Maud paid \$35/month for it on her no-deductible Nirvana Insurance prescription drug plan. She thought that was a good deal for her \$72/month premium.

But Tru said that wasn't such a good deal. With her Utopia Insurance plan she didn't have to pay anything for the same brand-name insulin, and her monthly premium was only \$30. The plan said it had a \$445 deductible but didn't apply it to the insulin.

Victoria had a friend with a horror story about Utopia Insurance. Admittedly she didn't have to pay anything at Pharmacy X for the insulin at first, though Pharmacy Y would have charged her \$7...

Tru interrupted, "That's because Pharmacy X is a preferred in-network pharmacy for Utopia and Pharmacy Y was just a standard in-network pharmacy. If she had chosen a different insurance plan it could have been the other way around."

"That wasn't the point," said Victoria, irritated by the interruption. "The point was that my friend didn't have to pay for the insulin at first, but after a few months she went to pick up her insulin at Pharmacy X and this time they charged her \$126! I can tell you, that did her health no good! By the end of the year their prices got more reasonable, but she'd had it with Utopia. She switched to a different drug plan for this year."

Apparently Tru had an answer for that too, based on the way her lips were moving. She must have known she had offended Victoria and had put herself on mute.

Molly chimed in. "I thought I had a good deal with my Medicare Advantage plan in Appleburg. That plan covered both doctors and drugs, so I didn't have to shop around for different drug plans. That brand of insulin cost \$47, which sounds kind of high after listening to Tru and Maud. Then I had to change Advantage plans when I moved to Cherrydale, and no plan in Cherrydale County covered insulin. So I was going to have to pay full price, \$113. My doctor had to switch my insulin to a different brand. So, Mary — hey, Mary, where'd you go?" Mary reappeared on screen with a file folder in her hand. "I never paid much attention. My husband signed us up for Seventh Heaven drug coverage. It looks like I pay \$96 for my insulin, after meeting the deductible."

Mary's daughter appeared in the background. "Mom, what's the problem? You all have Medicare — doesn't that pay for your prescriptions?"

Molly, Maud, Tru and Victoria stared at her as best they could on Zoom. "Yes, we're on Medicare. It's complicated!"

If you, too, have been confused about how Medicare and drug coverage work together, why it is so complicated, and what you might be able to do to simplify it for yourself... please talk to your local SHIBA volunteer who will help you to navigate the situation. Also, tell your friends, your kids and grandkids about this! Most people (even some doctors!) think that Medicare covers more than it does, and we ALL need to learn the facts.

SHIBA counseling is free, and counselors do not sell or endorse any insurance. Call 541 288-8341. Se habla español — Spanish counseling is available, too — so please tell your Spanish-speaking friends.



Sue Ann Arguelles, retired from The Dalles-Wasco County Library, is the local coordinator for SHIBA, a federal Medicare counseling program administered by the state of Oregon and, locally, by the Mid Columbia Senior Center. She figures an endocrinologist would roll her eyes at the diabetic therapy in this vignette. However, the insurance companies are real behind their aliases, as are the drug prices, except for rounding and some probable stray transcription errors. Data are taken from <https://www.medicare.gov/plan-compare/#/?lang=en&year=2021>.

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