

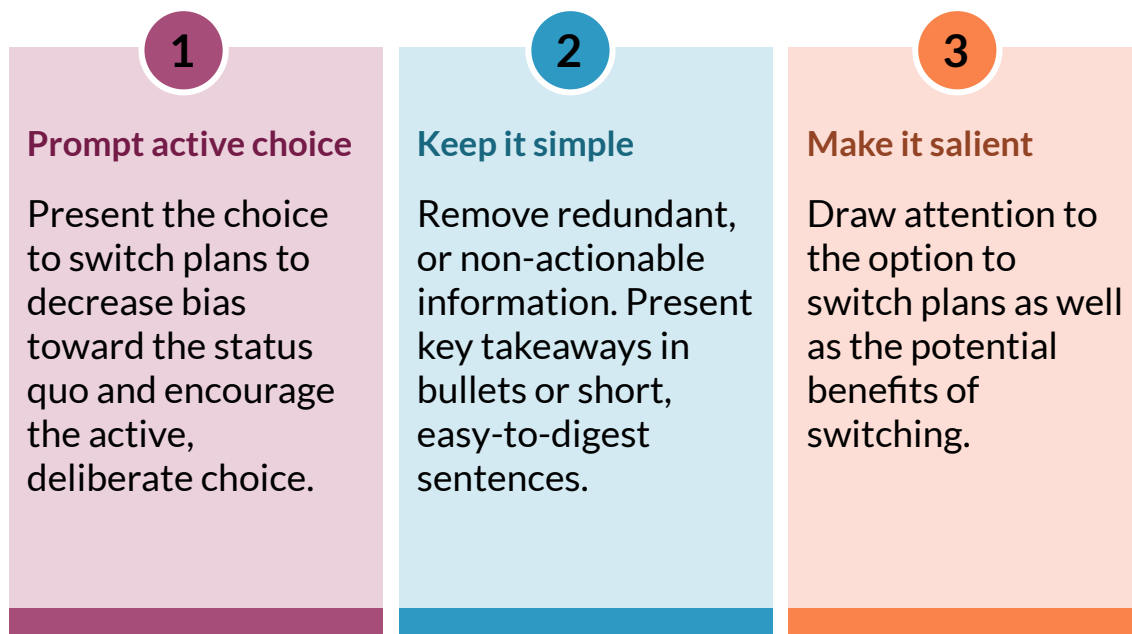
Behaviorally informed intervention materials for “Encouraging Active Plan Choice Among LIS Beneficiaries”



Tens of millions of Americans choose health insurance coverage within federal programs that offer a selection of private plans, including the Medicare Part D prescription drug plans. Medicare Part D Low-Income Subsidy (LIS or “Extra Health”) beneficiaries who previously chose a Medicare Part D prescription drug plan on their own and face increased premiums in the future qualify to pay a \$0 premium if they switch to a different plan. However, beneficiaries must actively “opt in” to choose to switch plans.

The Centers for Medicare and Medicaid Services (CMS) and the Office of Evaluation Sciences (OES) re-designed the LIS Choosers Notice, which assists LIS beneficiaries who qualify for \$0 premiums with the selection of their Medicare Part D prescription drug plan. The goal of the project was to reduce inertia around making an active choice to switch plans.

The letters were re-designed with three principles in mind: ***prompt active choice***, ***keep it simple***, and ***make it salient***. (More information on designing effective communications can be found [here](#).) The way these principles were applied to the letters is described below.



For more information on this intervention or to start a conversation, **please contact oes@gsa.gov**.

LIS Choosers Notice - Enhanced Version FRONT



DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services

7500 Security Boulevard
Baltimore, MD 21244-1850

<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

<file creation date>

Your Medicare Part D drug plan premium will change in 2020.

You're enrolled in Medicare's <PLAN NAME>. Starting in January 2020, your monthly premium in <PLAN NAME> will change to <Future Amount>.

Do you want to switch to a drug plan with a \$0 premium for 2020?

- **NO, I don't want to switch drug plans. I'll stay in my current Medicare drug plan and pay <Future Amount> every month in premiums starting in January.**

You don't need to do anything to stay in your current drug plan. Your plan will contact you about your new premium payment.

- **YES, I want to switch to a different drug plan with a \$0 premium.**

To switch plans, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. A representative will help you compare and switch plans. Or, you can call the drug plans listed on the back of this letter to compare and enroll.

See the back of this letter for a list of Medicare Part D drug plans you can switch to with a \$0 monthly premium.

Headers make salient the option to switch plans and potential benefits.

Reframe as an active choice.

Cut non-essential language on the first page to highlight key takeaways.

LIS Choosers Notice - Enhanced Version

BACK



Call 1-800-MEDICARE (1-800-633-4227) for help comparing & switching your Part D drug plan.

Highlight a key action step to switch plans.

You can join any plan in the list below and pay the same monthly premium and copayments listed on the front of this notice. Compare the plans below and join one that works for you. You should ask:

- Does the plan cover the drugs I take?
- Does the plan have special rules that require me to get approval for my prescriptions before they can be filled?
- Is my pharmacy in the plan's network?

Medicare Part D drug plans in Maine & New Hampshire:

Organization Name	Plan Name	Phone Number
EnvisionRx Plus	EnvisionRxPlus	888-377-1439
Express Scripts Medicare	Express Scripts Medicare - Value	866-477-5704
UnitedHealthcare	AARP MedicareRx Saver Plus	888-867-5564
WellCare	WellCare Classic	888-293-5151

Get help & more information

- Call 1-800-MEDICARE (1-800-633-4227) for help comparing and switching plans 24 hours a day. TTY users can call 1-877-486-2048.
- To get free one-on-one health insurance counseling, call the Maine State Health Insurance Assistance Program (SHIP) at 1-800-262-2232 or the NH SHIP—ServiceLink Resource Center (New Hampshire) at 1-866-634-9412.
- Visit [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan) for more information. Medicare's Plan Finder lets you do a personalized search for plans.
- If you're in a State Pharmacy Assistance Program, let them know about any changes you make so they can coordinate your benefits.

Present information in short, easy-to-digest bullets.

LIS Choosers Notice - Original Version

FRONT



DEPARTMENT OF HEALTH & HUMAN SERVICES

Centers for Medicare & Medicaid Services

7500 Security Boulevard
Baltimore, MD 21244-1850

<BENEFICIARY FULL NAME>
<ADDRESS>
<CITY STATE ZIP>

HICN <1234>
September 2015

Information from Medicare about drug plan cost changes

This notice is to make sure you know about your Medicare drug plan's 2016 premium costs. **Starting January 1, 2016, your monthly premium cost in <Organization Marketing Name>'s <Plan Name> will be <Future Amount>.** Right now, your monthly premium cost in <Plan Name> is <Amount>.

Here are your options for 2016:

1. **If you do nothing, you'll stay in <Plan Name> for 2016 and pay <Future Amount> per month.** Don't send any money now – your plan will contact you about your payments. You'll send your payment to the plan, not Medicare.
2. **You can switch to a different Medicare drug plan.** See the list of Medicare drug plans on the back of this notice. You can join any plan in this list and pay \$0 monthly premium in 2016.

Since you qualify for Extra Help, you can switch to a different Medicare drug plan anytime for coverage starting the first day of the next month.

What to do next

You may want to compare the costs, coverage, and customer service ratings of other Medicare drug plans in your area before you make your decision. If you want to join a different plan, call 1-800-MEDICARE (1-800-633-4227), or call that plan directly. TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative.

Get help & more information

For help understanding this notice, show it to a family member, case manager, or someone else you trust. You can also call your local Office on Aging or your State Health Insurance Assistance Program at <SHIP phone number> for free, personalized health insurance counseling, or call 1-800-MEDICARE for help.

CMS does not discriminate in its programs and activities. To request this notice in an alternative format, please call: 1-800-Medicare or email: AltFormatRequest@cms.hhs.gov.

Note: If you're in a State Pharmacy Assistance Program, let them know about any changes you make so they can coordinate your benefits.



CMS Product No. 11267 - TAN
June 2014

Medicare drug plans in Connecticut, Massachusetts, Rhode Island & Vermont for \$0 Premium

You can join any plan in the list below and pay \$0 premium in 2016. If you don't want to stay in your current plan, join one of these other plans by December 31, 2015.

Compare the plans and join one that works for you. You should ask if the plan covers the drugs you take, about what special drug coverage rules may affect your prescriptions (like prior authorization, which means the plan won't cover a specific drug unless the plan approves it first), and what pharmacies you can use.

Organization Name	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Saver	855-338-7030
Humana Insurance Company	Humana Preferred Rx Plan	800-706-0872
SilverScript	SilverScript Choice	866-552-6106
Symphonix Health	Symphonix Value Rx	855-355-2280
UnitedHealthcare	AARP MedicareRx Saver Plus	888-867-5564
WellCare	WellCare Classic	888-293-5151

Get help comparing your drug plan options

For help comparing plans, visit Medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For free help in another language, say "Agent" at any time to talk to a customer service representative. You can also call your State Health Insurance Assistance Program for free, personalized health insurance counseling at the number listed on the other side of this page.

If you join a Medicare drug plan that isn't listed above, you may have to pay a higher monthly premium. Be sure to ask about the premium when you're comparing plans.

Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios de TTY deben llamar al 1-877-486-2048.