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New Medicare Online Tools Help Web-Savvy Patients Choose Plans (1)

By Shira Stein   Posted Oct. 1, 2018, 1:09 PM Updated Oct. 1, 2018, 1:41 PM

- Out-of-pocket cost calculator available to beneficiaries
- New live webchat option for information
- Open enrollment for Medicare starts Oct. 15

New tools to help Medicare beneficiaries pick their plans include one to calculate their out-of-pocket costs and a webchat option.

These features will be rolled out in the coming weeks leading up to the beginning of open enrollment, a Centers for Medicare & Medicaid Services official told reporters Oct. 1. Open enrollment for Medicare is Oct. 15 to Dec. 7.

The new tools kick off a multiyear initiative from the agency to help Medicare beneficiaries understand the costs of different Medicare plans.

"It's very important for our beneficiaries to make the choices that are going to work best for them. We want to make sure they have all the information," CMS Administrator Seema Verma told reporters.

About two-thirds of Medicare beneficiaries use the internet daily or almost daily, according to the CMS. The Medicare population is expected to increase to more than 80 million beneficiaries in 2030, an increase of 26 million from 2015, the agency said.

The out-of-pocket cost calculator will allow beneficiaries to compare original Medicare plan costs with added Medigap or drug plans against Medicare Advantage (managed care) costs. Medigap is extra health insurance that pays for health-care costs not covered by original Medicare, such as copayments and deductibles. The calculator is already available on the Medicare.gov website.

Costs can be looked at by ZIP code. For example, in Baltimore County, Md., a Medicare Advantage plan with a medium premium and a patient in good health is estimated as costing $5,436 per year. An original Medicare plan with a drug and Medigap plan is estimated as costing $5,859 per year under the same conditions.

Beneficiaries will be able to contact a customer service representative starting Oct. 15 through the new live webchat service. This capability will be available 24/7 through open enrollment; it is only available for beneficiaries who are logged into their MyMedicare accounts.

The initiative includes an improved version of the coverage options tool, which shows beneficiaries the benefits and downsides of certain plans based on the kind of coverage they want.

Beneficiaries will still be able to get information about Medicare plans through the Medicare handbook and by calling 1-800-MEDICARE; these are other tools to do the same thing, Verma said.

The new tools will be in a format that is easy for beneficiaries to use on their phones and tablets, Verma said.

The agency used focus groups and talked with outside stakeholders as they developed the new tools, Verma said. The agency is aware that more beneficiaries are going to be web-savvy in the coming years and sees these tools as keeping up with them.

Coming Soon: Price Transparency Tool

The CMS plans to add new tools for Medicare beneficiaries in the coming years, including a price transparency tool that will allow beneficiaries to compare costs between hospitals and surgery centers, Verma said. That price transparency tool should be available by the end of the year, she said.

The agency also wants to make the Medicare plan finder tool easier to use on phones and tablets in the coming years.

A CMS official said the way the quality-compare tools are currently set up for different facilities is difficult to use and requires beneficiaries to look at just one type of facility at a time. The agency wants to create a tool in the next few years that would make the information more user-friendly.

The agency would also like to continue working on the Blue Button 2.0 program that allows Medicare beneficiaries to download and share their medical records with applications. The CMS hosted a conference in August for developers to discuss how to use these data.

(Updates with additional reporting throughout.)

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