

Access Restrictions on Prescription Drugs for Michigan's Seniors



HOW THE TOP MEDICARE PLANS RATE

Our nation's senior citizens rely on Medicare to support and protect them during some of the most critical periods in their health care journey. For seniors with autoimmune diseases, staying healthy and maintaining their quality of life can be particularly challenging in later years when their diseases are compounded by the effects of aging. These challenges become even more serious when their health plans apply restrictions on their access to treatment, such as prior authorization, tiering of medicines, and step therapy, in an effort to help manage costs.

To better understand the situation of these citizens, *Let MI Doctors Decide* examined how the top 25 largest Medicare prescription drug plans available in Michigan rate in terms of access to medicines for patients with autoimmune diseases. Using [new research](#) from Dr. Kenneth E. Thorpe and Manasvini Singh of Emory University, *Let MI Doctors Decide* applied an average "grade" to each of the Medicare plans analyzed across therapeutic areas.

The findings show that Medicare beneficiaries living with autoimmune diseases in Michigan face significant challenges to accessing the medicines they need, which also has implications for the situation of Medicare beneficiaries across the country.

Key Finding #1: For each of the five autoimmune conditions studied, the average grade for the top 25 Medicare plans was an **F.**

Key Finding #2: For psoriasis, psoriatic arthritis, and rheumatoid arthritis, every one of the 25 largest health plans received failing grades for access.

- For multiple sclerosis and Crohn's disease, only one plan out of the top 25 largest received a passing grade in terms of access.
- Prescription drug plans earning failing grades for each of the five conditions included plans associated with national insurers like AARP, Aetna, Cigna, and Humana.

Key Finding #3: Prescription drug coverage under Medicare is less generous than coverage that is available outside Medicare for autoimmune conditions.

- More Medicare plans received failing grades for access for each of the five autoimmune conditions compared with access grades for private coverage. Across private health plans, the average grade was a **C**. (See the report on private and Medicare coverage [here](#)).

See below for the full grades for the top 25 Medicare plans in Michigan.



Access Grade by Autoimmune Condition

Medicare Prescription Drug Plans (In Order of Lives Covered)	Crohn's Disease	Multiple Sclerosis	Psoriasis	Psoriatic Arthritis	Rheumatoid Arthritis
Express Scripts EGWP High Performance 3 Tier	C	B	F	F	F
SilverScript Choice	F	F	F	F	F
PriorityMedicare Value	F	F	F	F	F
AARP MedicareRx Preferred	F	F	F	F	F
Humana Walmart Rx Plan	F	F	F	F	F
Aetna Medicare Rx Saver	F	F	F	F	F
Humana Preferred Rx Plan	F	F	F	F	F
EnvisionRxPlus PDP	F	F	F	F	F
WellCare Classic PDP	F	F	F	F	F
Medicare Plus Blue PPO Signature	F	F	F	F	F
Cigna-HealthSpring Rx Secure	F	F	F	F	F
Express Scripts EGWP Premier Access 4 Tier	F	F	F	F	F
Symphonix Value Rx	F	F	F	F	F
Prescription Blue Option B	F	F	F	F	F
Humana Enhanced (PDP)	F	F	F	F	F
BCN Advantage HMO-POS Basic	F	F	F	F	F
PriorityMedicare Merit	F	F	F	F	F
First Health Part D Value Plus PDP	F	F	F	F	F
BCN Advantage HMO-POS Classic	F	F	F	F	F
HumanaChoice - National-5	F	F	F	F	F
PriorityMedicare	F	F	F	F	F
AARP MedicareRx Walgreens	F	F	F	F	F
Medicare Plus Blue PPO Essential	F	F	F	F	F
AARP MedicareRx Saver Plus	F	F	F	F	F
Medicare Plus Blue PPO Vitality	F	F	F	F	F

Methodology

Let MI Doctors Decide used these numeric scores to assign letter grades to plans as follows:

Criteria	Plan Score	Letter Grade
The plan covers a variety of drugs and has few restrictions on access	Less than/equal to 1	A
The plan covers fewer drugs and/or has more restrictions on access	Less than/ equal to 2 and greater than 1	B
The plan has far fewer drugs covered and/or places significant restrictions on access	Less than/ equal to 3 and greater than 2	C
The plan covers significantly fewer drugs and/or places severe restrictions on access	Greater than 3	F

For further explanation of methodology, please reference page 2 of the October 2018 Let MI Doctors Decide [scorecard](#).