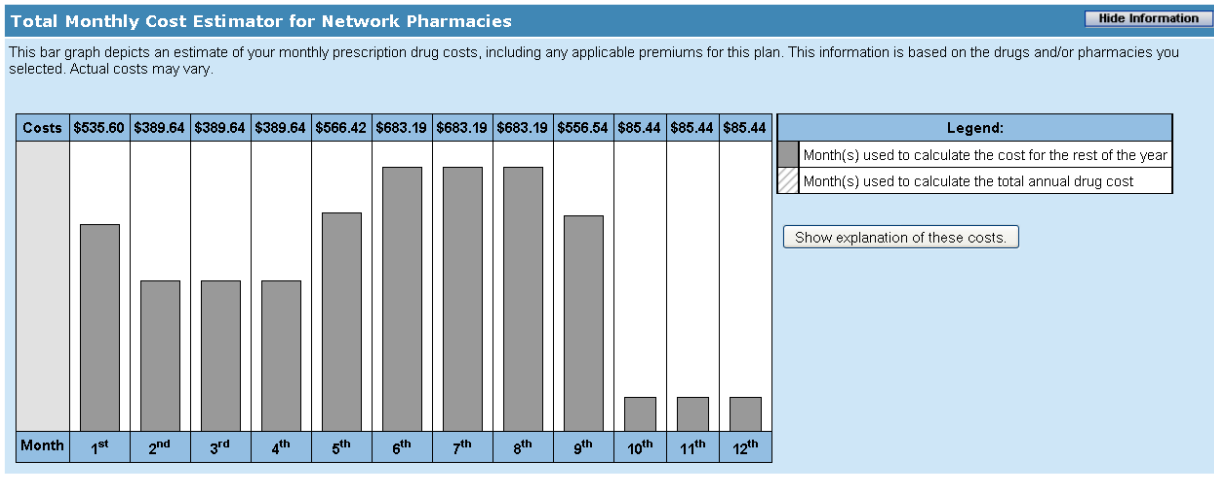
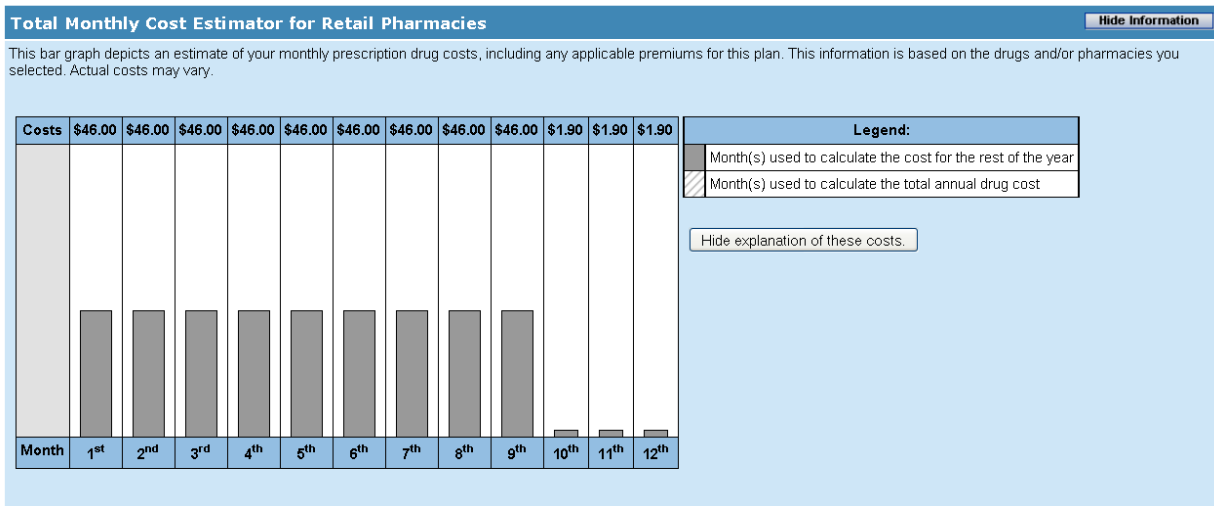


## Using the Plan Finder Monthly Cost Estimator

1. The Monthly Cost Estimator is located on the bottom of the Plan Details page for each plan. It should look very similar to this, if you are searching for plans in 2010:

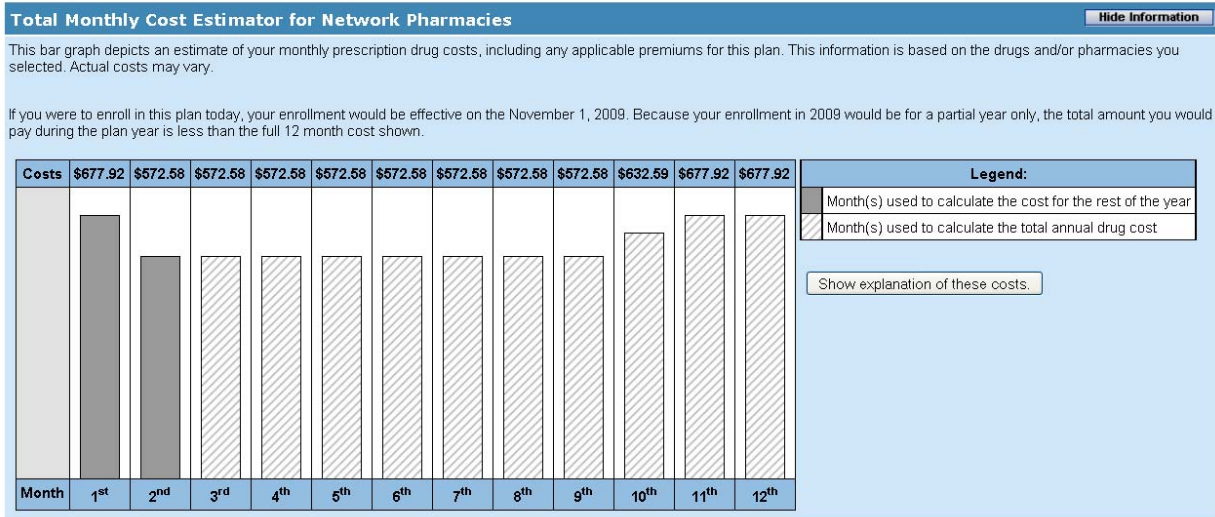


2. If your client has LIS, the Monthly Cost Estimator will look more like this, if you are searching for plans in 2010:

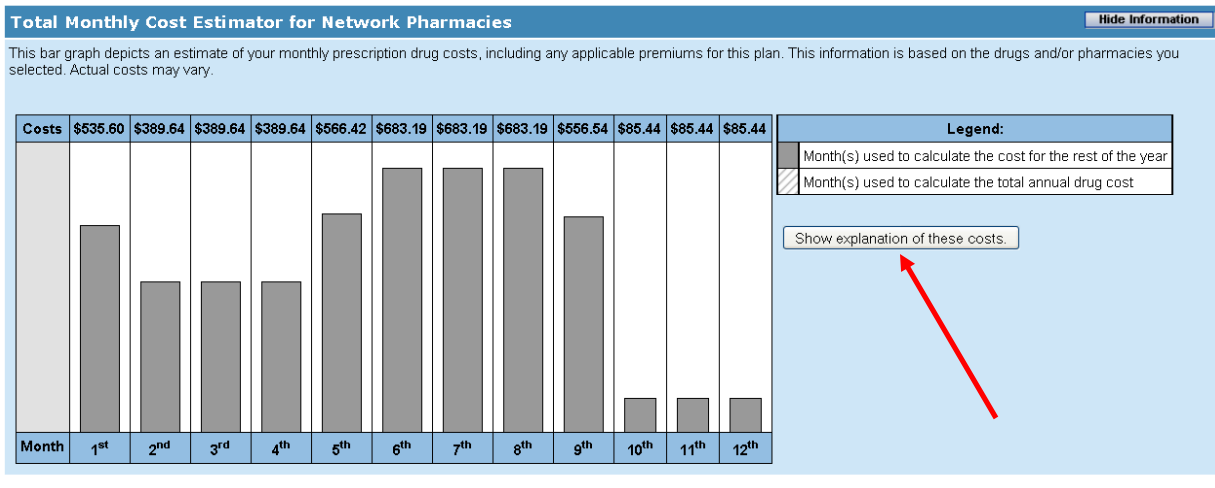


3. The Monthly Cost Estimator looks different if you are searching for plans in 2009. This is because an enrollment in 2009 will only have two months of coverage left in 2009. The Monthly Cost Estimator, in this example, puts coverage in November into the 1<sup>st</sup> Month column and coverage in December into the 2<sup>nd</sup> Month column. Notice that the

other columns are shaded, and should not be considered, since there is no coverage in the 2009 plan past December 31, 2009. Even if your client stays in the same plan in 2010, you must use the 2010 Plan Finder version to estimate those costs. If you are using the 2009 plan search, the Monthly Cost Estimator looks like this:



4. Another feature of the Cost Estimator is a monthly breakdown of the cost of each drug, the coverage level for each drug, the monthly premium, the enrollee’s total costs, and the total drug spending. You can get to the monthly breakdown by clicking, “Show explanation of these costs” as shown with the arrow:



5. After clicking, the explanation is shown first with only the 1<sup>st</sup> month explained. When you click “View All” (shown with red arrow below), you will see the 12-month

breakdown of costs. Notice that the Coverage Level column shows whether a drug falls into the Deductible period, the Initial Coverage Level, or (not shown) the Coverage Gap or Catastrophic Coverage. If your client has Extra Help, the Coverage Levels include Pre-Initial Coverage Period, Initial Coverage Period, Post-Initial Coverage Period, and Catastrophic Coverage. When you view the explanation for a client without Extra Help, the results look something like this:

Month	Item	Coverage Level**	Your Cost	Total Drug Cost	Legend:
1 <sup>st</sup>	Boniva TAB 150MG	Deductible	\$104.76	\$104.76	Month(s) used to calculate the cost for the rest of the year
	Coumadin TAB 5MG	Deductible	\$33.54	\$33.54	Month(s) used to calculate the total annual drug cost
	Fortamet TAB 1000MG	Deductible / Initial Coverage Level	\$124.19	\$136.15	
	Lanoxin TAB 0.125MG	Deductible	\$7.50	\$7.50	
	Lipitor TAB 10MG	Deductible	\$85.29	\$85.29	
	Premarin TAB 0.625MG	Deductible	\$49.72	\$49.72	
	Prilosec CAP 40MG	Initial Coverage Level	\$95.00	\$230.63	
	Premium	N/A	\$35.60	N/A	
	<b>Month 1 Total:</b>			<b>\$535.60</b>	<b>\$647.59</b>
2 <sup>nd</sup>	Boniva TAB 150MG	Initial Coverage Level	\$41.00	\$104.76	
	Coumadin TAB 5MG	Initial Coverage Level	\$33.54	\$33.54	
	Fortamet TAB 1000MG	Initial Coverage Level	\$95.00	\$136.15	
	Lanoxin TAB 0.125MG	Initial Coverage Level	\$7.50	\$7.50	
	Lipitor TAB 10MG	Initial Coverage Level	\$41.00	\$85.29	
	Premarin TAB 0.625MG	Initial Coverage Level	\$41.00	\$49.72	
	Prilosec CAP 40MG	Initial Coverage Level	\$95.00	\$230.63	
	Premium	N/A	\$35.60	N/A	
	<b>Month 2 Total:</b>			<b>\$389.64</b>	<b>\$647.59</b>
3 <sup>rd</sup>	Boniva TAB 150MG	Initial Coverage Level	\$41.00	\$104.76	
	Coumadin TAB 5MG	Initial Coverage Level	\$33.54	\$33.54	
	Fortamet TAB 1000MG	Initial Coverage Level	\$95.00	\$136.15	
	Lanoxin TAB 0.125MG	Initial Coverage Level	\$7.50	\$7.50	
	Lipitor TAB 10MG	Initial Coverage Level	\$41.00	\$85.29	
	Premarin TAB 0.625MG	Initial Coverage Level	\$41.00	\$49.72	
	Prilosec CAP 40MG	Initial Coverage Level	\$95.00	\$230.63	
	Premium	N/A	\$35.60	N/A	
	<b>Month 3 Total:</b>			<b>\$389.64</b>	<b>\$647.59</b>
4 <sup>th</sup>	Boniva TAB 150MG	Initial Coverage Level	\$41.00	\$104.76	

View All

**Using the Monthly Cost Explanation**  
 To view an explanation of what you'll pay for your drugs during each month, click the month number or the View All button.

6. If you have any problems using the Plan Finder, please contact HAP at [SHIPhelp@hapnetwork.org](mailto:SHIPhelp@hapnetwork.org). We aim to answer your questions and requests within two business days.