



Answers to Frequently Asked Questions About WSHIP Basic Plus Plan Coverage

I. General Questions About the WSHIP Basic Plus Plan

Q1: What does my WSHIP Basic Plus Plan prescription benefit cover?

The Basic Plus Plan provides secondary coverage for any out-of-pocket prescription expenses that are Medicare Part D eligible. The plan pays for your Medicare prescription drug plan annual deductible, co-payments/coinsurance, and Coverage Gap (“Donut Hole”) for eligible Part D drugs. This means you will not have to pay out of pocket for any Part D covered drugs, even when you are in the deductible, Coverage Gap, and catastrophic coverage stages of your Medicare prescription drug plan benefit.

In addition, the plan pays 100 percent for Medicare Part D drugs, even if they are not listed on your Medicare prescription drug plan formulary (list of covered drugs), and it pays 80 percent for some drugs that Medicare does not cover, such as benzodiazepines and barbiturates.

Q2: Who is Medco?

Medco is a pharmacy benefit manager that administers your secondary prescription drug benefit for the WSHIP Basic Plus Plan. Medco handles all pharmacy-related claims and customer service for the Basic Plus Plan. Whenever you fill a prescription, your pharmacy (or you) will submit your claim to Medco after it has been processed by your Medicare prescription drug plan.

Please Note: Medco also offers primary coverage through its own Medicare prescription drug plan (**Medco Medicare Prescription Plan™**). This coverage is completely separate from the pharmacy benefit management services provided for WSHIP. As a Basic Plus Plan enrollee, you may choose any prescription drug plan for primary prescription drug coverage, including the **Medco Medicare Prescription Plan**.

Q3: Will I receive a Basic Plus Plan Member ID card?

Yes, WSHIP will send you a combined medical and prescription drug Member ID card, which you should give to your retail pharmacist every time you fill a prescription. **Be sure to always show your WSHIP Basic Plus Plan Member ID card and your Medicare prescription drug plan Member ID card to the pharmacist.** Many retail pharmacies can process your prescription claims electronically under both plans. By showing both ID cards to your retail pharmacist, you will not have to pay out of pocket for Medicare Part D covered drugs.

Please Note: If your pharmacy cannot process claims electronically, you will have to submit a paper claim to Medco. See question no. 7 below for more information on how to submit a paper claim.

Q4: I did not receive my Basic Plus Plan Member ID card. Whom should I call?

If you have not received your Member ID card, please call WSHIP Customer Service toll-free at **1-800-877-5187**.

Q5: How do I find out if my medication is covered by Medicare?

You should call your Medicare prescription drug plan provider directly using the toll-free number located on the back of your prescription drug plan Member ID card. Or you may call Medco Member Services toll-free at **1-800-399-4104**.

Q6: If my medication is not covered by Medicare, how do I find out if it is still covered by the WSHIP Basic Plus Plan?

Just call Medco Member Services toll-free at **1-800-399-4104**.

Q7: My prescription was processed through my Medicare prescription drug plan, but I had to pay out of pocket for some of the cost. How do I submit a paper claim for reimbursement through the WSHIP Basic Plus Plan?

Just use the enclosed Coordination of Benefits claim form, or go to www.medco.com to download the form. (See question no. 9 below for more information about using the Medco website.) You can also call Medco Member Services toll-free at **1-800-399-4104** to have the form mailed to you. Simply fill out the claim form, attach the pharmacy receipt(s), and mail it to Medco. Please carefully review and follow the instructions on the back of the claim form. Your pharmacist can help you fill in the necessary information.

Q8: I've submitted my paper claim form and pharmacy receipt to Medco. How long will it take to receive payment?

Once Medco has determined that the claim is reimbursable, the check should arrive within 10 to 14 days from the day the claim is received.

Q9: What information can I find on the Medco website?

You can go to www.medco.com anytime to find a participating retail pharmacy in your area, download claim forms, or find information about drugs covered under your WSHIP Basic Plus Plan benefit. If you are a first-time visitor to the Medco website, take a moment to register. Just have your WSHIP Basic Plus Plan Member ID number and a recent prescription number handy. You may also call Medco Member Services toll-free at **1-800-399-4104** for help in getting registered.

Please Note: Because Medco administers your secondary benefit, there will be limited benefit information available online.

Q10: If I have any questions about my WSHIP Basic Plus Plan prescription benefits, whom should I call?

Please call Medco Member Services toll-free at **1-800-399-4104**.

Q11: If I have any questions about my Medicare prescription drug plan benefits, whom should I call?

Please call your Medicare prescription drug plan provider directly using the toll-free number located on your Medicare prescription drug plan Member ID card.

Please Note: If you are enrolled in the **Medco Medicare Prescription Plan** for primary coverage, you will receive two phone numbers for Medco Member Services. The first number,

which is on your **Medco Medicare Prescription Plan** Member ID card, should be used only if you have questions about your primary coverage. For information about your WSHIP Basic Plus Plan secondary coverage, please call **1-800-399-4104**, which is the Medco Member Services number dedicated to the WSHIP Basic Plus Plan (this number is located on your WSHIP Basic Plus Plan Member ID card).

II. Questions About Using a Retail Pharmacy

Q1: What pharmacies should I use to get my prescriptions filled?

In order to avoid paying out of pocket for Medicare Part D covered drugs, you should use a retail pharmacy that can process your claims electronically. The best way to make sure that your pharmacy can do this is to call them and ask if they can process secondary claims electronically.

You should also make sure that your pharmacy is in the network for both your Medicare prescription drug plan primary coverage and your WSHIP secondary coverage. Just call your Medicare prescription drug plan provider to find out if the pharmacy you want to use is in their network. Then call Medco Member Services toll-free at **1-800-399-4104** (or go to **www.medco.com**) to find out if the pharmacy is also in the WSHIP Basic Plus Plan network.

Q2: Do I have to pay out of pocket when I use a retail pharmacy during the Coverage Gap (“Donut Hole”) stage?

No. Even when you are in the Coverage Gap, many pharmacies can still process your claim through both your Medicare prescription drug plan primary coverage and your WSHIP secondary coverage. If the pharmacy tells you that you owe 100 percent because you are in the Coverage Gap, be sure to show your Basic Plus Plan Member ID card, and let the pharmacist know that you have secondary coverage with WSHIP. Then ask the pharmacy to process the entire balance due under your WSHIP coverage.

If your pharmacy has trouble processing the claim under your secondary coverage with WSHIP, they should call the Medco Pharmacy Services Help Desk for assistance (pharmacists can find this number online at the Medco website).

Q3: My retail pharmacy is not able to process the secondary benefits portion of my prescription claim under WSHIP Basic Plus. What are my options?

You can pay out of pocket and submit a paper claim to Medco for reimbursement. Please see question no. 7 in Section I above for information on how to submit a claim. You can also ask your pharmacy to contact the Medco Pharmacy Services Help Desk for assistance in processing the claim.

III. Questions About Using a Non-Medco Prescription Drug Plan Mail-Order Pharmacy

Please Note: The questions in this section apply only to members who have primary coverage through a Medicare prescription drug plan that is not offered by Medco, such as **AARP, Humana, etc.** If you are a member of the **Medco Medicare Prescription Plan**, please see Section IV below.

Q1: If I get my prescriptions filled through my primary Medicare prescription drug plan mail-order pharmacy, will WSHIP still cover my out-of-pocket expenses?

Yes, WSHIP will cover your out-of-pocket expenses, including your deductible, co-payments/coinsurance, and Coverage Gap. However, you will have to pay out of pocket for your prescriptions and submit a paper claim to Medco for reimbursement. Please see question no. 7 in Section I above for information on how to submit a claim.

Q2: Can my primary Medicare prescription drug plan mail-order pharmacy bill Medco electronically for my co-payments like my retail pharmacy can?

No, the only mail-order pharmacy that can coordinate benefits with your WSHIP Basic Plus Plan is **Medco By Mail**, which is offered through the **Medco Medicare Prescription Plan** for members of the Value, Choice, or Access plan options.

IV. Questions About Using the *Medco Medicare Prescription Plan* and *Medco By Mail*

Please note: The questions in this section apply only to members who have primary coverage through the **Medco Medicare Prescription Plan**. If you are a member of a Medicare prescription drug plan that is not offered by Medco, such as AARP, Humana, etc., please see Section III above.

Q1: What is the best way to fill my prescriptions and refills through Medco By Mail?

The best way to place your order is to mail your prescription using a **Medco By Mail** order form. Be sure to include your **Medco Medicare Prescription Plan Member ID number** on the form. **(Please do not include your Basic Plus Plan Member ID number.)** You can request order forms online anytime at www.medco.com, or by calling the toll-free number located on the back of your **Medco Medicare Prescription Plan** Member ID card.

Q1a: What happens if I order refills through Medco By Mail online?

The Medco website does not recognize your secondary coverage through the WSHIP Basic Plus Plan. Therefore, you will either see a balance due that will be billed to you, or you may be asked for payment before your order is processed. That is why the best way to order refills is by mail.

Q1b: What happens if I use the Medco Automated Voice Response system to place my Medco By Mail order?

The automated system will either say that you will be billed for your order, or it may ask you for payment before processing your order. That is why the best way to place your order is by mail.

Q1c: What happens if I call Medco Member Services to place my Medco By Mail order?

The Member Services representative will notify you of the amount the **Medco Medicare Prescription Plan** would normally bill you. Once the order is submitted, **Medco By Mail** will coordinate benefits with the **Medco Medicare Prescription Plan** and WSHIP Basic Plus Plan.

Q2: If I get my prescriptions filled through Medco By Mail, will Medco automatically bill WSHIP Basic Plus Plan for my out-of-pocket expenses?

Yes, since both your primary coverage and secondary coverage are administered by Medco, your claims will be processed together under both plans. This means you will not have to pay out of pocket for your deductible, co-payments/coinsurance, Coverage Gap, and catastrophic stages.

Q3: I submitted my prescription to Medco By Mail. What if a representative contacts me requesting payment on the balance due?

You should not make a payment because the balance due will be covered under your WSHIP Basic Plus Plan. Give the representative your WSHIP Basic Plus Plan Member ID number and explain that the balance due should be processed through your WSHIP secondary coverage.

Q3a: What if the representative cannot confirm my secondary coverage with WSHIP?

Tell the representative that you will call the Medco Member Services number dedicated to the WSHIP Basic Plus Plan to get assistance. This toll-free number is **1-800-399-4104**.

Q4: Whom should I call if I have questions about the status of my Medco By Mail order?

Please call Medco Member Services toll-free at the number located on the back of your **Medco Medicare Prescription Plan** Member ID card.

Q4a: What if the representative says my Medco By Mail order is delayed because there is a balance due?

Tell the representative that you will call the Medco Member Services number dedicated to the WSHIP Basic Plus Plan to get assistance. This toll-free number is **1-800-399-4104**.

Q5: What should I do if I experience any problems when I call the Medco Member Services number dedicated to the WSHIP Basic Plus Plan?

Ask to speak to a supervisor and tell the supervisor that you have an escalated issue. If the problem continues, ask for your issue to be further escalated to “Client Services.” Please allow time for the representative to research the issue and call you back.

Q6: Should I place a credit card on file for automatic charge with Medco?

No. Because you have secondary coverage through your Basic Plus Plan, you should never have to pay a co-payment for any Medicare Part D covered drugs.

Q7: I am having problems getting my Medco By Mail order processed through my WSHIP secondary coverage. Whom should I call?

Please call the Medco Member Services phone number dedicated to the WSHIP Basic Plus Plan at **1-800-399-4104**. Please do not call the number on your **Medco Medicare Prescription Plan** Member ID card for questions related to your secondary coverage.