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[image002.png](#)
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Good Morning,

I received some clarification on SHIP Cost Savings questions that some of you had during the training. I also reattached the STARS Manual because all these answers were referenced in there too.

1. If a client is New to Medicare you only want the monthly retail value of the prescriptions * 12 months correct? Several of my SHIP Counselors are questioning if they were on a previous plan prior such as Medicaid, Marketplace plan, or Employer plan if you enter that amount instead?

That's correct, regardless of the previous coverage, enter the retail value of the prescriptions. It's the most reliable estimate of costs from the variety of previous coverage options a beneficiary may have had. Please see the STARS Manual Chapter 7 FAQ section on page 8.

2. If you are enrolling a New to Medicare client into a plan in June would you still use a comparison of the monthly retail value of the prescriptions * 12 months? Or would you use the remaining months of the year instead, so it would be monthly retail value of the prescriptions * 6 months? I asked this because for the Medicare plan they give you the calculation for the remaining months of the year not a full 12 months. So the argument that some of my SHIP Counselors are saying is that you should calculate the same amount of months for the retail value calculation that you would for the Medicare plan.

Counselors should multiply by the number of months remaining in the year or for the full year, whichever applies. Please see the STARS Manual Chapter 7 calculation note at the top of page 6 and the FAQ section on page 8 for examples of entering a plan with less than 12 months of coverage remaining in the year.

3. When New to Medicare and calculating the retail value of the prescriptions to put in SUF 1 you do not need to get technical with the calculations and determine it by the frequency of the refill such as 30 days or 90 days correct? Just multiply the monthly retail amount by 12 months correct?

Correct, it's a simplification to use the MPF *Retail Cost* column and multiply it by the appropriate number of coverage months, see the STARS Manual Chapter 7 page 5 as an example.

Let me know if anyone has any questions still, thank you.

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