



PARTNERS in D

Pharmacists helping you get the most
out of Medicare drug benefits

Medicare Part D 2010: Facts You Should Know

Medicare yog dab tsi?

- Medicare yog tsoom fwm txoj kev pab them nqi kho mob (U. S. government health insurance plan). Medicare them nqi rau tsev kho mob, muaj mob nkeeg, thiab kev yuav tshuaj.

Leej twg thiaj tau txais Medicare?

- Cov laus 65 xyos los yog laus tshaj rov sau
- Cov neeg xiam hoob khab mus tag lub neej
- Cov neeg lub raum muaj kab mob

Medicare Part D yog dab tsi?

- Medicare Part D yog lub npe luv luv ntawm Medicare Prescription Drug Coverage.
- Medicare Part D yog ib qho kev npaj yuav tshuaj rau txhua tus tau txais Medicare.
- Medicare Part D yog ib qho kev npaj (plan) koj yuav tau muab npe nkag rau thiaj tau kev pab them nqi tshuaj.
- Thaum koj mub npe nkag rau lawm:
 - Koj yuav tau them ib hlis me me rau qhov plan (hu ua *premium*).
 - Koj yuav tau them me me nyiaj rau qhov nqi tshuaj (hu ua *co-payment*).

Prescription drug plan ua hauj lwm li cas?

- Thaum koj muab npe nkag rau Medicare part D lawm, koj yuav tau xaiv qhov kev npaj yuav tshuaj (prescription drug plan).
- Prescription drug plan yog ib qho nyiaj (insurance) pab them koj cov nqi tshuaj.
- Tej zaum koj kuj muaj ntau txoj kev xaiv cov kev npaj seb nyiam yam twg, nyob rau ntawm tej thaj chaw xwb.

Cov kev npaj (plan) no nws muaj ntau yam:

- Daim ntawv yuav cov tshuaj muaj nyob hauv qhov plan (hu ua *formulary*)
- Qhov nyiaj koj them txhua lub hlis thiaj nyob tau ntawm qhov plan (hu ua *premium*)
- Qhov nyiaj koj yuav tau them ua ntej qhov plan mam them koj cov tshuaj (hu ua *deductible*)
- Qhov nyiaj koj them txhua zaum koj mus yuav tshuaj los yog txhab tshuaj (hu ua *co-payment*)
- Daim ntawv teev cov tsev mus yuav tshuaj
- Them ntau zog rau qhov plan muaj nyob hauv Medicare Part D thiab prescription drug coverage yuav tau ntau yam kev pab (hu ua *doughnut hole*)

Medicare Part D 2010: Facts You Should Know

Yam ntawv yuav tshuaj zoo li cas Medicare Part D thiaj them?

- Ib hom prescription drug plan twg txawv ib hom thiab them cov tshuaj txawv.
- Txhua qhov plan, yam tsawg kawg yuav tsum yuav tau 2 yam tshuaj coj los kho ib qho mob. Piv txwv, tus neeg muaj ntshav siab qhov plan no yuav tsum yuav tau 2 yam tshuaj coj los kho.
- Qee qhov plan, yog koj them nyiaj ntau rau txhua lub hlis (qhov *premium*) thiaj yuav tau ntau yam tshuaj. Them nyiaj tsawg yuav tau qee yam tshuaj xwb (*co-payment*)

Kuv yuav muab npe nkag Medicare Part D tau li cas?

- Ib xyoos twg qhib qee lub sij hawm xwb qhov koj yuav muab npe nkag rau Medicare Part D los yog pauv qhov plan (hu ua *open enrollment periods*)
- Tshuav ib zaug ntxiv hnub yuav muab npe nkag xws li yog 11 hlis tim 15 txog rau 12 hlis tim 31, 2009. Lub sij hawm no koj yuav xaiv koj qhov plan rau xyoo 2010.
Muaj ob peb qho kev koj yuav muab npe nkag rau:
 - Koj mus rau ntawm Medicare website (www.medicare.gov) muab npe nkag rau.
 - Koj hu tau rau 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048) tham nrog cov neeg ua hauj lwm sawv cev rau Medicare.
 - Koj muaj peev xwm hu rau lub chaw ua hauj lwm rau koj qhov plan nug kom lawv xa cov ntaub ntawv (application) tuaj. Koj muaj peev xwm mus saib lub insurance company qhov website ua npe nkag.

Yog koj yuav muab npe nkag rau, koj yuav tau nqa:

- Koj daim Medicare card los yog daim card tus nab npawb
- Hnub koj xub muab npe nkag qhov kev pab
- Sau koj cov npe tshuaj tuaj, noj puas tsawg milligram, noj tsawg lub raws li hauv koj daim ntawv yuav tshuaj
- Lub npe tsev yuav tshuaj thiab qhov chaw nyob
- Tus zip code tom koj lub tsev

Qhov coverage gap los yog “doughnut hole” yog dab tsi?

- “Doughnut hole” yog thaum ib xyoos txwm nkaus koj yuav tshuaj tag nyiaj txog li ntawm \$2,830.00 rau \$6,440.00
- Qee hom Medicare Part D plan, yog thaum ib xyoos txwm nkaus koj cov tshuaj raug nqi \$2,830.00, tej zaum koj yuav tau them tag nrho koj cov tshuaj.
- Yog thaum ib xyoos txwm nkaus koj cov tshuaj raug nqi \$6,440.00 lawm, feem ntau cov Medicare drug plan yuav pab them koj cov nqi tshuaj.

Medicare Part D 2010: Facts You Should Know

Puas yog tag nrho cov neeg tau txais kev pab muaj qhov “doughnut hloe”?

- Cov neeg tau txais Medicare thiab Medi-Cal **tsis muaj qhov no nyob hauv lawm qhov plan**
- Cov neeg tau nyiaj tsawg los ntawm Social Security **tsis muaj qhov no nyob hauv lawv qhov plan**

Qhov nqi ntawm Medicare Part D prescription drug plan yog puas tsawg rau kuv?

- Qhov nqi koj them txhua lub hlis (hu ua *premium*) qhov no nyob rau ntawm seb koj xaiv hom plan twg xwb

Yog kuv xav kom muaj tus pab them kuv qhov Medicare drug plan thiab kuv qhov kev yuav tshuaj, kuv yuav ua li cas? Muaj kev pab rau cov tau nyiaj tsawg xws li:

- Tus neeg laus nws nyob ib leeg, ib hlis twg ua tau nyiaj tsawg tshaj \$1,353.75 thiab muaj tsawg tshaj \$12,510 nyob tom (bank accounts, stocks, los yog bonds)
- Ib niam txiv ua tau nyiaj ib hlis twg tsawg tshaj \$1,821.25 thiab yuav tsum muaj tsawg tshaj \$25,010 nyob tom (bank, stocks los yog bonds)

Koj muaj peev xwm hu rau 1-800-SSA-1213 (1-800-772-1213) los yog mus rau www.ssa.gov ua ntaub ntawv hauv internet.

Hnub tseem ceeb kuv yuav tsum tau paub yog hnub twg?

Lub 10 hli 2008:

- Medicare thiab lwm lub koom haum-drug plan yuav pib xa lawm cov ntaub ntawv hais txog cov kev pab hauv xyoo 2010.
- Medicare yuav xa cov ntaub ntawv hais txog “Medicare thiab phau ntawv-Handbook 2010” tuaj rau koj. Qhia txog cov kev pab Medicare muaj.

Lub 11 hlis tim 15 txog rau 12 hlis tim 31 2009:

- Koj yuav xaiv qhov plan los yog pauv mus rau lwm qhov plan tshiab thaum lub caij qhib ua npe nkag no.

Yuav muaj dab tsi pauv nyob rau hauv kuv plan 2010?

Ib xyoos twg tej zaum koj qhov plan kuj yuav pauv. Cov kev pauv tej zaum kuj muaj xws li:

- Daim ntawv yuav cov tshuaj muaj nyob hauv qhov plan (hu ua *formulary*)
- Qhov nyiaj koj them txhua lub hlis koj thiaj nyob tau ntawm qhov plan (hu ua *premium*)
- Qhov nyiaj koj yuav tsum tau them ua ntej qhov plan them cov nqi tshuaj rau koj (hu ua *deductible*)
- Qhov nyiaj koj them txhua zaum koj mus yuav tshuaj los yog txhab tshuaj (hu ua *co-payment*)

Medicare Part D 2010: Facts You Should Know

- Daiv ntawv teev cov tsev mus yuav tshuaj
 - Them ntau zog rau qhov plan muaj nyob hauv Medicare Part D thiab prescription drug coverage yuav tau ntau yam kev pab (hu ua *doughnut hole*)

Yog ib qhov tseem ceeb koj yuav tau paub qhov plan koj muaj tam sim no kom zoo thiab seb qhov plan xyoo 2010 ho txawv li cas ua ntej koj txiav txim siab pauv los yog tsis pauv.

Kuv yuav hu rau leej twg kom paub tseeb tshaj thiaj paub xaiv qhov kom haum rau kuv?

Yog koj yuav muab cov plan sib piv, hu rau:

- Xov tooj 1-800-MEDICARE (1-800-633-4227). Thaum hu yuav tsum muaj koj daim Medicare nrog koj.
- Koj yuav tsum muaj daim ntawv teev cov npe tshuaj, noj puas tsawg milligram, thiab puas tsawg lub.
- Koj kom lub tsev muab tshuaj muab cov ntawb ntawv li hais los no rau koj.
- Mus saib Medicare website (www.medicare.gov) saib rau ntawm qhov “Compare Prescription Drug Plans” tool.
- Hu rau Health Insurance counseling thiab Advocacy Program (HICAP) ntawm 1-800-434-0222. HICAP yog ib pab neeg ua hauj lwm pub dawb qhia txog Medicare rau txhuaj leej yam tsis tuaj leej twg sab.

Cov ntaub ntawv, ntsiab lus no muab los ntawm Partners In D thiab 7 California school of pharmacy. Xav paub qhov kev pab no ntau tshaj ntxiv mus saib rau ntawm www.partnersind.com