



PARTNERS in D

Pharmacists helping you get the most
out of Medicare drug benefits

Medicare Part D 2008: Facts You Should Know

What is Medicare?

- Medicare is a U.S. government health insurance plan. Medicare provides hospital, medical, and prescription drug coverage.

Who qualifies for Medicare?

- People aged 65 years and older
- People who are permanently disabled
- People with kidney disease.

What is Medicare Part D?

- Medicare Part D is the short name for Medicare Prescription Drug Coverage.
- Medicare Part D is a prescription drug plan available to everyone with Medicare.
- Medicare Part D is an optional plan so you must sign up for a plan to receive coverage of your prescription drugs.
- When you sign up for a plan:
 - You may pay an amount of money each month to be a part of the plan (called the *premium*).
 - You may pay an amount of money toward the cost of each prescription you have filled (called the *co-payment*).

How do prescription drug plans work?

- When you sign up for Medicare Part D, you need to choose a specific prescription drug plan.
- A prescription drug plan is an insurance plan that helps you pay for your prescription drugs.
- Depending on where you live, you might have many plans from which to choose.

Plans differ in many ways, such as:

- The prescription drugs that are covered by the plan (called the *formulary*)
- The amount of money you must pay each month to be a part of the plan (called the *premium*)
- The total amount of money you must pay before your plan begins to pay for your medicines (called the *deductible*)
- The amount of money you must pay toward the cost of each prescription you have filled (called the *co-payment*)
- The list of pharmacies that can fill your prescriptions
- The amount of extra coverage (if any) the plan offers through the Medicare Part D gap in prescription drug coverage (called the *doughnut hole*).

Which prescription drugs are covered under Medicare Part D?

- Each prescription drug plan is different and covers different drugs.
- Every plan includes at least 2 drugs to treat a specific health problem. For example, every plan covers at least 2 drugs to treat high blood pressure.
- With some plans, you might have the option to pay more money every month (your *premium*) in order to have more drugs covered by the plan or to pay a lower amount of money (your *co-payment*) for certain drugs.

How do I sign up for Medicare Part D?

- You can only join a new Medicare Part D plan or change your current plan at certain times of the year (called *open enrollment periods*).

- Every year the open enrollment period is from **November 15 through December 31st**. During that time, you can choose a plan that will be effective January 1st.

There are few ways to sign up:

- You can visit the Medicare website (www.medicare.gov) and use the online enrollment center.
- You can telephone 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048) and talk to a Medicare customer service representative.
- You can contact the insurance company that offers your chosen plan and ask to have an application mailed to your home. You can visit the insurance company's website and you might be able to apply online.

No matter how you sign up, you will need your:

- Medicare card or card number
- The date you first enrolled in the program
- A list of the names, dosages, and quantities of your prescription drugs
- The name and location of your preferred pharmacy
- The zip code of your home address.

What is the coverage gap, or “doughnut hole”?

- You reach the “doughnut hole” when the total cost of your prescription drugs for the year falls between \$2,510.00 and \$5,726.25.
- For some Medicare Part D plans, when you reach \$2,510.00 you might have to pay the full cost of your prescription drugs.
- When total drug costs for the year is \$5,726.25 most Medicare drug plans will begin to help you pay for your medications.

Do all beneficiaries have the “doughnut hole”?

- People who are eligible for Medicare and Medi-Cal **do not have coverage gaps in their drug plans.**
- People who qualify for a low-income subsidy from Social Security **do not have coverage gaps in their drug plans.**

How much will a Medicare Part D prescription drug plan cost me?

- The amount of money that you pay each month (called the *premium*) will vary depending on the plan you choose.

What if I need help paying for my Medicare drug plan or my prescription drugs?

There is extra help for people with low incomes such as:

- Single adults who make \$1,300 or less per month and have \$11,990 or less in resources (such as bank accounts, stocks, and bonds)
- Married couples who make \$1,750 or less per month and have \$23,970 or less in resources (such as bank accounts, stocks, and bonds)

You can telephone 1-800-SSA-1213 (1-800-772-1213) or go to www.ssa.gov on the internet to apply.

What important dates should I know?

October

- Medicare and other drug plans will begin mailing out program information about coverage for calendar year 2008.
- Medicare will mail the “Medicare and You Handbook 2008” that explains all of the Medicare options available to you.

November 15 through December 31st:

- You can choose a plan or change the plan you already have during this *open enrollment period*.



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What could change about my plan in 2008?

Each year, your plan could change. Changes could include:

- The prescription drugs that are covered by the plan (called the *formulary*)
- The amount of money you must pay each month to be a part of the plan (called the *premium*)
- The total amount of money you must pay before your plan begins to pay for your prescription drugs (called the *deductible*)
- The amount of money you must pay toward the cost of each prescription you have filled (called the *co-payment*)
- The list of pharmacies that can fill your prescriptions
- The amount of extra coverage (if any) the plan offers through the Medicare Part D gap in prescription drug coverage (called the *doughnut hole*).

It is very important to look carefully at your current plan and any changes for 2008 before deciding if you will keep your current plan or change to a new plan.

Who can I contact for more information about choosing the right plan for me?

To compare plans, you can:

- Telephone 1-800-MEDICARE (1-800-633-4227). Have your Medicare card available.
- You will also need a list of the names, dosages, and quantities of your prescription drugs.
- You can get this information from your pharmacy.
- Visit the Medicare website (www.medicare.gov) and use the "Compare Prescription Drug Plans" tool.
- Telephone the Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222. HICAP is a volunteer-led group that provides unbiased information about Medicare.

This information was brought to you by Partners in D and the 7 California schools of pharmacy. More information about this program can be found at www.partnersind.com.



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