

MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: What is the recent Medicare mailing that some people with Medicare have received or will receive soon that explains automatically qualifying for help with prescription drug expenses when Medicare's new drug coverage begins this January?

A: Beginning January 1, 2006 all people with Medicare will be able to get Medicare prescription drug coverage for the first time in the history of the Medicare program. All people with Medicare are eligible regardless of their income or how they receive their medical coverage. This coverage will help pay for the prescription drugs that their doctor tells them they need.

However, in addition, Medicare will offer comprehensive help for those with limited means. This help could be as much as no premiums or deductibles for the prescription drug plan for more than nine million Medicare beneficiaries.

Medicare beneficiaries who currently receive prescription drug coverage through Medicaid and those who currently get help from the state to help pay their Medicare premiums should expect to get a letter (or have received a letter) from the Centers for Medicare & Medicaid Services (CMS) explaining that they will automatically receive this extra help with the cost of their prescription drugs, and that they do not have to apply to get this low-income subsidy. Some people may have received this letter the end of May and others will receive it throughout June.

Other people with Medicare who are struggling with their drug costs and do not currently receive help through Medicaid or the state will get an application form from the Social Security Administration (SSA) that they need to fill out to *apply* to get this comprehensive help from Medicare to help pay the costs of their prescription drugs. These mailings will begin in May with some people receiving these letters sometime in June. Later this year, these folks will need to take the second step and enroll in a prescription drug plan.

In addition, this fall the *Medicare & You* 2006 handbook will include information about how Medicare will pay for prescription drug costs and what one needs to do.

This is great news for lower-income people with Medicare. It is important to know, if you receive one of the letters *from Medicare* you do not have to do anything now, because you do not have to apply for this extra help. If you have questions, please call 1-800-Medicare, 1-800-633-4227, TTY users should call 1-877-486-2048. For general information about Medicare, visit www.medicare.gov