

Which Medicare Prescription Drug Benefit Plan Will Meet *My* Needs?

On Jan. 1, 2006, a new prescription drug benefit will be available to all Medicare beneficiaries. The benefit, often called Medicare Part D, is available through private plans. You can enroll in a Medicare Part D plan as early as **Nov. 15, 2005**, and your prescription drug benefit will begin on Jan. 1, 2006. There are many plans available to Iowa residents. Choosing a plan that is right for *you* is an important decision that can seem overwhelming. To help you decide on a plan that meets your needs, ask yourself the following questions.

1. Is my long-term care pharmacy in the plan's pharmacy network?

Each plan has a "network" or list of pharmacies where you can get your prescriptions filled. Be sure that the long-term care pharmacy that your facility contracts with is in the plan's network. Check with the administrators at your facility to find out which pharmacy it uses.

2. Can I continue to get the prescriptions that I am currently taking?

Each plan has a list of drugs that it covers called a formulary. If you take certain prescription drugs on a regular basis, you should check the plan's formulary to make sure that your drugs are on the plan's list. You may also want to contact the plan to find out how much your drugs will cost you. Each plan has a toll-free phone number and a website.

3. How much will my prescription drugs cost me?

You will have some out-of-pocket costs. Most plans charge a monthly fee or premium of about \$32.00. The plan may also charge an annual deductible and co-payments or co-insurance for each prescription you fill. Before choosing a plan, check to see if you can afford these costs each month.

4. What if I have very specific prescription drug needs?

Some plans may offer optional prescription coverage for certain drugs that may not be covered by most other plans. These "enhanced" plans will likely charge a higher monthly premium for this extra coverage. If you can afford a higher monthly premium and you think you need extra coverage, you may want to enroll in this type of plan.

5. How do I want to receive my Medicare benefits?

If you want to get *all* your Medicare benefits – Parts A, B, and D – from one plan, you may want to join a **Medicare Advantage Plan with a Prescription Drug Benefit (MA-PD)**. If you like fee-for-service (or traditional) Medicare for your Part A and B benefits, you may want to enroll in a **Prescription Drug Plan (PDP)** that will *only* provide your drug benefit (Part D).

Watch for your "Medicare & You" 2006 handbook in the mail this October to find out more about the Medicare drug plans available to you. The **Iowa Senior Health Insurance Information Program (SHIIP)** can also help you make an informed decision. Your local SHIIP provides free information and counseling to **Medicare beneficiaries** and their **caregivers**.

Iowa Senior Health Insurance Information Program (SHIIP) ■ 1-800-351-4664