



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: Soon, if not already, people with Medicare will find out about the Medicare prescription drug plan options that will be available in their region. It appears that robust competition among these plans will greatly benefit people with Medicare. Tell us about this.

A: The Medicare prescription drug coverage that came about when Congress enacted the Medicare Modernization Act (MMA) in December 2003 will be available to all people with Medicare beginning January 1, 2006. The new coverage will be offered through private companies that will contract with the Centers for Medicare & Medicaid Services (CMS).

People with Medicare, who don't have any other drug coverage, such as from a retiree plan from a former employer, enrolled in a Medicare Advantage plan or enrolled in Medicaid, will need to choose a drug plan that is right for them, enroll and pay a monthly premium. Then Medicare will help pay for the coverage.

As with any insurance program, an individual will be able to choose a prescription drug plan by asking about:

- **cost** - does the plan charge a monthly premium and what is the deductible,
- **coverage** – what drugs are covered and, if one is looking at Medicare Advantage plans, what other services are offered, and
- **convenience** – will my local pharmacy honor the drug plan?

And, we know that multiple prescription drug plans that will compete to serve people with Medicare are working to lower costs and increase options. We know that there will be some plan options that have no premiums, or plans with premiums less than \$20 a month. There will be some plans that have no deductible, and plans which contain at least some broader coverage than Medicare's standard benefit, such as no gap in coverage.

But, it will be up to each individual person with Medicare to decide what is most important to them when choosing a plan.

All people with Medicare will receive information on what their drug plan options are for the area in which they live. They should receive the *Medicare & You* handbook in October, one per Medicare household that will have these options listed by region.

All of the prescription drug plans will meet Medicare's standard for access to pharmacies-including convenient neighborhood pharmacies, pharmacies serving all

people with Medicare in long-term facilities and pharmacies providing home infusion treatments. And, most of the plans will also offer the option of using mail-order prescription services.

People with Medicare with limited means who qualify for the extra help with their prescription drug plan costs will be able to choose plans that will have a zero premium. Those people with Medicare, who have not received an application in the mail to apply for the extra help and who believe they may qualify based on having limited income and resources, should call the national toll-free Social Security phone number, 1-800-772-1213. The Social Security Administration is responsible for enrolling those with limited income and resources for the extra-help. Applications are also available on the internet at www.ssa.gov.

Most importantly, people with Medicare will have lots of resources to help them choose the plan that is right for them. It is important for people with Medicare to be sure and read the correspondence they receive from Medicare, and the Social Security Administration and hold onto the information for future reference.

- They can contact the Medicare helpline 24 hours a day, 7 days a week by calling 1-800-MEDICARE or 1-800-633-4227.
- Beginning in mid-October internet users will be able to find the Medicare drug plan that best fits their individual needs at www.medicare.gov.
- The 2006 *Medicare & You* handbook will be mailed to every beneficiary household in October and it will provide information about the plans that are available in each region.
- And for individuals who just want an opportunity to sit down with someone or speak over the phone to discuss their questions and perhaps their options, free of charge, they can contact their state health insurance information program or SHIP program, by calling 1-800-Medicare and asking for the SHIP toll-free phone number in their state. People with Medicare can call and make an in person appointment to visit with one of the SHIP counselors or talk over the phone. And again this service is completely free of charge.

November 15 is just around the corner, and the first day one can enroll in Medicare's first ever prescription drug coverage. The good news is if you enroll before December 31, 2005 your Medicare drug coverage will begin the first day the coverage is effective, January 1, 2006.