

GETTING READY FOR CHANGES TO YOUR MEDICARE PART D PLAN
Prepared by Disability Rights Network of Pennsylvania
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The following is information for persons in original Medicare (red, white, and blue card) or in a Medicare HMO (Keystone 65 Complete, Senior Partners, Amerihealth 65, Gateway, Unison, UPMC for Life, or other Medicare HMO) AND in Medical Assistance (ACCESS).

PLEASE NOTE: THIS INFORMATION IS NOT INTENDED TO BE LEGAL ADVICE APPLICABLE TO SPECIFIC FACTUAL SITUATIONS.

As you know, Medicare Part D now pays for your prescription drugs through a Medicare Prescription Drug Plan or through a Medicare HMO. Medicare will continue to pay for your prescription drugs, except for the few prescription drugs still covered by Medical Assistance. You still need to be in a Medicare Part D plan.

Your Medicare Part D plan may make changes for 2007. The plan may increase costs, change the drugs that it will cover, or change prior authorization or step therapy rules.

Annual Notice of Change. By now, you should have gotten written information from your Medicare Part D plan that tells you whether any changes will happen for 2007. This information is called the Annual Notice of Change, 2007 Summary of Benefits, and 2007 formulary. If you have not gotten this information, contact your plan immediately. Ask that the Annual Notice of Change, 2007 Summary of Benefits, and 2007 formulary be sent to you immediately.

It is very important that you find out now what changes will happen to your plan for 2007. You need to know:

1. Will my plan cover the prescription drugs that I take?
2. Will there be new prior authorization or step therapy rules for any of the prescription drugs that I now take?
3. Will my plan honor the exception that I got in 2006, or do I have to apply for another exception for 2007?
4. Will the plan raise the premium? If so, do I need to join a zero-premium plan for 2007 so that I do not have to pay part of the premium?*
5. Will the plan no longer be a Medicare Part D plan in 2007? If so, do I need to join another plan for 2007?*

*If the plan will no longer be a zero-premium plan or will no longer be a Medicare Part D plan for 2007, the government may automatically re-assign you to a zero-premium plan. For more information, please go to the Disability Rights Network of Pennsylvania's fact sheet called, "If You Have Extra Help: What You Need to Know for Your Prescription Drug Coverage in 2007."

For more questions to consider for 2007, please go to:
http://fairmedicare.org/Resources/06_09.28.FactorsToConsider.pdf.

Transition Protections. If any prescription drug that you now take will no longer be covered by your plan in 2007, the plan must give you transition protections. This includes giving you a temporary supply of the prescription drug, and information on how to switch to another prescription drug or get an exception.

If you switch plans, the new plan must also give you transition protections. If your prescription drug is not covered by the new plan, you can request that the new plan make an exception decision before coverage starts. The new plan must also give you a temporary supply of a prescription drug if needed.

Special Election Period. You may decide to switch Medicare Part D plans. Persons like you who have Medicare and Medical Assistance may switch plans at any time. You may contact 1-800-MEDICARE or go to www.medicare.gov for information on plans for 2007. You may need to contact the Medicare Part D plan directly to enroll.

If you need help, please contact:

Disability Rights Network of Pennsylvania
800-692-7443 (voice) or 877-375-7139 (TTY)

Pennsylvania Health Law Project (PHLP)*
(800) 274-3258 or (866) 236-6310 (TTY)

*PHLP provides direct assistance and representation to dual eligible (Medicare and Medical Assistance) recipients having problems with Part D.