

**IF YOU HAVE EXTRA HELP: WHAT YOU NEED TO KNOW FOR YOUR
PRESCRIPTION DRUG COVERAGE IN 2007**

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.

Because you are on Medicare and Medical Assistance, you should have automatically gotten extra help in 2006 to pay for your prescription drug costs. This is known as the low-income subsidy. This means that your costs for prescription drugs are greatly reduced.

This fall, you will receive letters from the government because you have Medicare and Medical Assistance. **Please read these letters carefully. Get help from a family member, friend, advocate, or lawyer if you need it.**

Re-deeming. If you were on Medicare and Medical Assistance in July 2006, then you will automatically continue to get extra help through the end of December 2007. The government should send you a letter about this.

If you were not on Medical Assistance in July 2006, then you will no longer automatically get extra help for 2007. You will still have Medicare prescription drug coverage. The government should send you a letter about this. You can still apply at your local County Assistance Office or Social Security Office for extra help for 2007. If you get back on Medical Assistance after July 2006, then you will automatically get extra help through the end of December 2007. The government should send you another letter telling you this.

Auto-reassignment. You may get a letter from the government this month (November). This letter will tell you that, in 2007, your current Medicare Part D plan will no longer be a zero-premium plan or will no longer be a Medicare Part D plan. You will automatically be re-assigned to a zero-premium plan to start January 1, 2007, unless you choose a plan yourself. If you choose a plan that is not a zero-premium plan, you will have to pay part of the monthly premium.

You will not get this letter and will not be automatically re-assigned if you did not stay in the plan that was automatically assigned to you in 2006. In this case, you should check whether the plan that you currently are in will raise its premium for 2007. If so, you should switch to a zero premium plan unless you want to pay the extra costs yourself.

Special Election Period. You can switch Medicare Part D plans at any time because you have Medicare and Medical Assistance. 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.