

MEDICARE PART D: YOUR PRESCRIPTION DRUG COVERAGE

Prepared by the Disability Rights Network of Pennsylvania

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

WHAT IS MEDICARE PART D?

Medicare Part D is prescription drug coverage for persons who are on Medicare Part A and/or Part B (red, white, and blue card). Medicare prescription drug coverage began on January 1, 2006. Consumers get Medicare drug coverage by enrolling in a Medicare prescription drug plan.

WILL MEDICARE PART D AFFECT ME?

If you receive only Medicare Part A and/or Part B, you can choose to enroll in a Medicare prescription drug plan.

If you receive Medicare and Medical Assistance, including prescription drugs through Medical Assistance, Medical Assistance stopped paying for your prescription drugs on January 1, 2006. A Medicare prescription drug plan started paying for your prescription drugs on January 1, 2006. Medical Assistance will continue to pay for all other medical services.

If you receive Medicare and Medical Assistance, but Medical Assistance does not pay for your prescription drugs, you can choose to enroll in a Medicare prescription drug plan.

If you receive only Medical Assistance, the Medicare prescription drug program will not affect you. Medical Assistance will continue to pay for your prescription drugs and all other health care services, so long as you remain eligible for Medical Assistance.

HOW DO I ENROLL?

You should have gotten a letter in the fall of 2005 that told you how to enroll in a Medicare prescription drug plan. You have the right to choose your own plan. Enrollment started November 15, 2005.

If you did not choose your own Medicare prescription drug plan, and if Medical Assistance paid for your prescription drugs, you were automatically enrolled in a plan so that coverage started January 1, 2006.

If you have Medicare and Medical Assistance, but Medical Assistance does not pay for your prescription drugs, you will automatically be enrolled in a Medicare prescription drug plan so that coverage starts June 1, 2006. You can enroll earlier so that coverage starts earlier.

If you have Medicare and Medical Assistance, you can change your prescription drug plan at any time during the year.

If you only have Medicare, you may have to pay a penalty if you enroll after May 2006.

HOW MUCH WILL I HAVE TO PAY?

If you have only Medicare, you will pay a deductible, premiums, and other cost sharing for prescription drugs. You can apply for extra help so that you have to pay less. You can apply for extra help at your County Assistance Office or your Social Security office.

If you have Medicare and Medical Assistance, or if you have Medicare and SSI, you will automatically receive extra help to pay for your prescription drugs. Extra help means that you will have no deductible and no premiums but will have to pay a \$1 to \$5 copay per prescription. If you are in a nursing facility or other institution, you will have no deductible, premium, or copays.

If you choose a plan whose premium costs more than average, you will have to pay for the extra cost. Your extra help will not pay for the premium's extra cost.

WILL I BE ABLE TO GET MY PRESCRIPTION DRUGS?

Each Medicare prescription drug plan will only pay for prescription drugs on its formulary. Each plan should offer at least two drugs in each therapeutic class. Each plan must cover "all or substantially all" drugs in the following classes: antidepressant, antipsychotic, anticonvulsant, anticancer, immunosuppressant, and HIV/AIDS.

Bring your Medicare card, ACCESS card, and Medicare prescription drug plan card to the pharmacy. Immediately contact the numbers below if the pharmacy will not give you your medications.

If a drug that you need is not on the prescription drug plan's formulary, you can:

- ask your doctor if another drug will work for you
- request an exception from your Medicare prescription drug plan; your doctor can also request an exception for you
- appeal a decision that denies you an exception
- contact the Department of Public Welfare. Medical Assistance may pay for some drugs that your Medicare prescription drug plan does not cover.

WHO CAN I CONTACT FOR HELP?

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

Medical Assistance Call Center
866-542-3015 (voice) or 877-202-3021 (TTY)

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