



Medicare's prescription drug coverage: Is it right for you?

All people with Medicare should review their drug coverage options this fall and choose the coverage that's best for them.

Read the statements below. If true for you, follow the suggestions for that situation.

Situation #1

You are single with monthly income less than \$851 and assets less than \$4,000... **OR...**

You are a couple with monthly income less than \$1,141 and assets less than \$6,000.

You will qualify for extra help! You will **not** owe a monthly premium, annual deductible or high out-of-pocket costs. You pay a minimal amount for generic or brand name drugs.

To get the extra help: call the Social Security Administration (SSA) at 1-800-772-1213 or go online to www.socialsecurity.gov and complete the *Application for Help with Medicare Prescription Drug Plan Costs*.

Not everyone must complete the application.

The extra help is automatic for you IF:

- You qualify for full Medicaid benefits
- OR Medicaid pays your Medicare Part B premium
- OR you receive Supplemental Security Income from SSA.

Please note: People who receive Medicaid can change plans anytime. The new coverage will start the first day of the month after you enroll.

Situation #2

You are single with monthly income less than \$ 1,149 and assets less than \$ 6,000... **OR...**

You are a couple with monthly income less than \$ 1,541 and assets less than \$ 9,000.

You will qualify for extra help! You will **not** owe a monthly premium, annual deductible or high out-of-pocket costs. You pay a minimal amount for generic or brand name drugs.

To get the extra help: call the Social Security Administration (SSA) at 1-800-772-1213 or go online to www.socialsecurity.gov and complete the *Application for Help with Medicare Prescription Drug Plan Costs*.

Not everyone must complete the application.

The extra help is automatic for you IF:

- Medicaid helps pay your Medicare Part B premium.

If you receive assistance from Medicaid — under the programs known as QMB, SLMB, or QI — you should enroll in a plan that best suits your prescription drug needs. You can change plans anytime you find one that suits your needs better. The new coverage will start the first day of the month after you enroll.

Situation #3

You are single with monthly income less than \$1,277, assets less than \$11,500 and no help with prescription costs... **OR...**

You are a couple with monthly income less than \$1,712, assets less than \$23,000 and no help with prescription costs.

You will qualify for extra help! You will not owe high out-of-pocket costs. Your premium, annual deductible and copays will be reduced.

To get the extra help: you must call the Social Security Administration at 1-800-772-1213 or go to SSA's web site (www.socialsecurity.gov). Complete the *Application for Help with Medicare Prescription Drug Plan Costs*.

OSHIIP can help you compare the prescription drug plans available in Ohio and tell you about any other programs that may help you pay drug costs. Call OSHIIP at 1-800-686-1578.

Other Situations

 **You have a retirement benefit plan.**

What will happen: The employer / union will send a letter to explain your options.

What to do: Read the letter carefully and call the employer or OSHIIP (1-800-686-1578) with any questions.

→ Is Medicare's prescription drug coverage right for you?
.....MAYBE

 **You are a military veteran with drug coverage from the Veteran's Administration (VA).**

What to do: Enrollment in Medicare's drug coverage is optional for you. Call OSHIIP with questions: 1-800-686-1578.

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 **You are covered by a Medicare Advantage HMO, PPO or PFFS.**

What to do: Many Medicare Advantage plans include the prescription benefit. Call your plan with questions.

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How do I know which Medicare drug plan is right for me?

- Run your plan comparison at www.medicare.gov
- OR, call 1-800-MEDICARE (1-800-633-4227) to have a plan comparison done for you
- OR, call OSHIIP for your plan comparison: 1-800-686-1578

Have your Medicare card and prescriptions ready!

Medicare's prescription drug coverage

Medicare's prescription drug coverage, also known as Part D, began January 1, 2006. For most people on Medicare, enrolling in Part D is optional. However, many Ohioans who have enrolled are now receiving the savings this benefit provides.

Medicare Rx coverage is available in one or two ways: (1) have Original Medicare and apply for an approved stand-alone prescription drug plan (PDP) or (2) join a Medicare Advantage Plan that offers the new prescription drug coverage (MA-PD). Careful consideration is necessary to decide whether getting one of these plans is a good choice for you.

Each October Medicare mails its annual handbook to everyone who has Medicare coverage. Read Section 6 of your Medicare & You 2007 handbook to learn more about the new prescription drug benefit.

Here are several important dates you should know:

- October 2007 Announcement of Medicare-approved PDPs and MA-PD plans
Mailing of Medicare & You 2008 handbook
- November 15, 2007 ... Annual Coordinated Election Period begins
- December 31, 2007 ... Annual Coordinated Election Period ends
- January 1, 2008 Changes to Part D coverage take effect

If you were on Medicare January 1, 2007, but not enrolled in a plan, you have an opportunity to enroll during the Annual Coordinated Election Period (see above). Coverage for those enrolling during this period will start January 1, 2008.

People who turn age 65 have a Special Enrollment Period that begins three (3) months prior to their birth month and ends three (3) months after their birth month.

Extra help with PDP costs is available for people with limited resources. For those who qualify, the federal government will pay the monthly premium, deductibles and copays. Call the Social Security Administration (SSA) at 1-800-772-1212 or your local SSA office for an application.

To help you decide if Medicare's new prescription drug coverage might be right for you, review pages 1 and 2 of this document.

The Ohio Senior Health Insurance Information Program (OSHIIP) is ready to help you make the best decision for your particular situation. Call OSHIIP at **1-800-686-1578**.