

Are you or a friend or relative

CONFUSED BY THE NEW MEDICARE “PART D” Rx BENEFIT?



HELP IS AVAILABLE!

with this new guide from



How Do I Get Started?

To get started, you'll need to ask your friend or relative to answer the following questions:

Do you have Medicare Part A or B?

- If "yes," you are eligible for Part D, but **you must enroll between before May 15, 2006** or you may have to pay a penalty for late registration.

Do you have a Medicare Advantage Plan (HMO)?

- If "yes," you don't need to do anything; you have already been enrolled in a drug plan.

Do you have Medicare supplemental plan/Medigap coverage?

- If your plan *does not* cover drugs, you can keep it and sign up for Part D.
- If your plan *does* cover drugs:
 - you can drop the drug coverage and sign up for Part D,
 - keep it, but you'll likely pay a penalty if you decide to sign up later
- You cannot have Part D *and* drug coverage from a Medigap plan.

Do you have coverage through an employer or retiree benefit?

- Find out from your employer or union if your present plan will change because of Medicare's new drug coverage. You need to find out if your coverage is at least as good as Medicare's, if your current plan will offer a Medicare prescription plan or if you need to enroll in a separate Part D plan.

Do you get prescription drugs through Veteran's Administration benefits or TRICARE coverage?

- These benefits are better than Part D, so you should stick with them.
- You may, if you wish, sign up for Part D and have dual coverage.

Do you have MediCal?

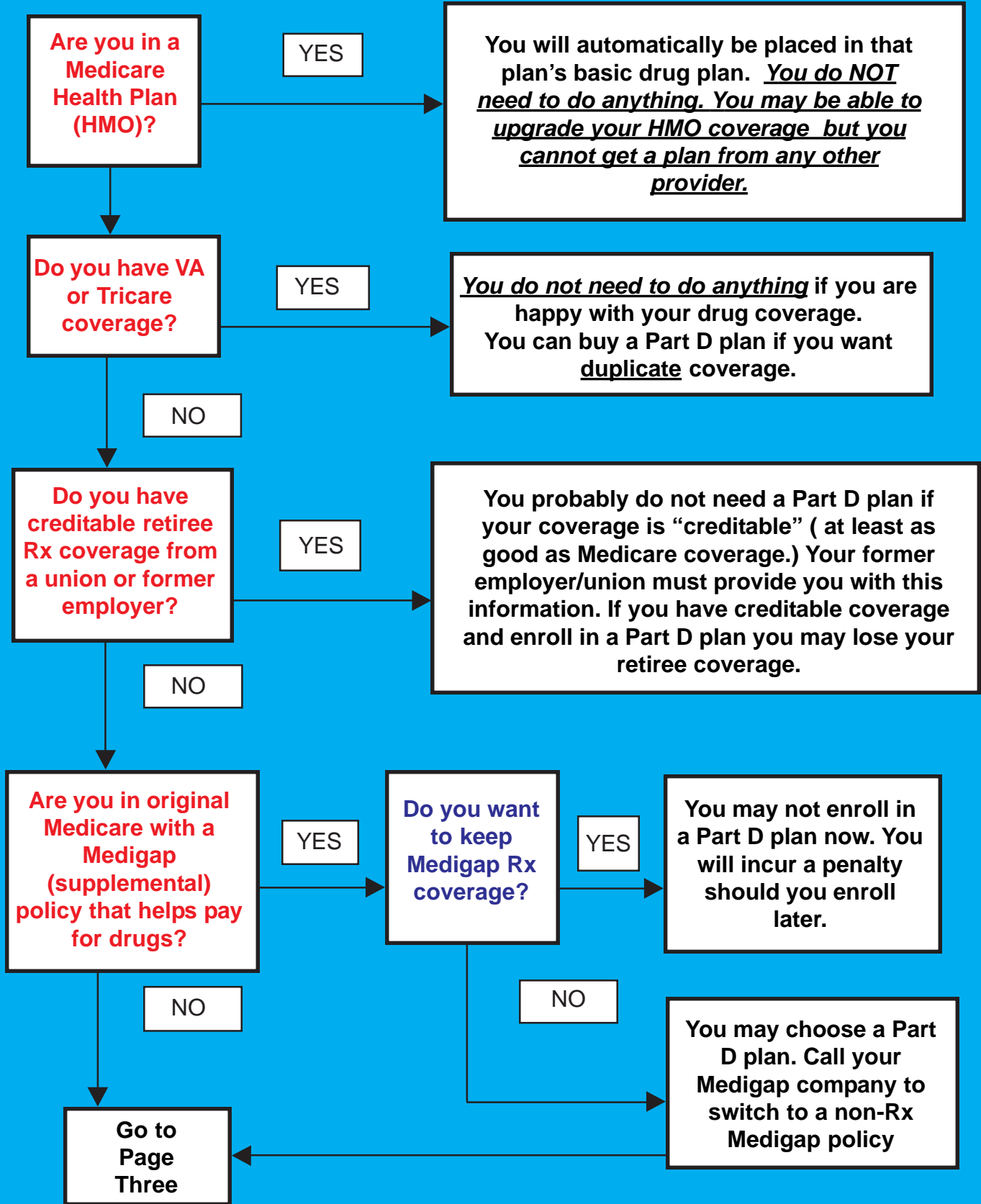
- You have already been enrolled in a Medicare Part D plan. You can change plans if you wish.

Are you low-income, but not on MediCal?

- Contact Social Security to apply for extra help.

To compare plans and/or enroll, go to
www.CARXE.ORG

START HERE:



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Do you have both Medicare and MediCal Coverage?

YES

You have already been placed in a Medicare Plan Drug Plan, but can change it monthly if you need to. Do you want to review other Part D plans to find some you may like better?

YES

NO

Are you over the MediCal limit, with income below: \$14,445 single/\$19,500 married and assets below \$11,500 single/\$23,000 married, premiums and deductibles will be reduced or eliminated based on a sliding scale

YES

You are probably eligible for "extra help" which provides help for reduced deductible, premium and co-pays. If you have been certified for "extra help" you should choose a plan before May 15th or you will be auto-enrolled by Medicare. If you have not been certified see "How to apply for extra help"(last page). You may continue to find your best plan choices now.

NO

Now find some recommended Part D Plans for me

Go to the Care Rx Website at www.carxe.org

Click on "Enter Part D Gateway"

Then Click on "Medicare Beneficiary" If you want to register as a volunteer you may do so later from this page.

Go to Page Four

Choose "Medicare Beneficiary" or "Representative" of a beneficiary

Continued
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Three

At this point it would be helpful to have: Your monthly income, how much money you spend on prescription drugs each month, a list of your medications, and a list of your favorite pharmacies

Under "Step 1,"
click "Start
Here."

Click on
Chapter Five
for an overview
of the tool.

Review any
other chapters
of interest.

Print out the plan
choices. If you are
ready to enroll in a plan
now, click "Step 3."

Read Chapters 1- 5 and
enter the requested
information.

Click on
"Step 2"
(Compare)

Can I Get Extra Help?

The new Medicare prescription drug program offers extra financial help for people with limited incomes and assets. You may qualify for this extra help if your income is below \$14,355 a year (or \$19,245 if you are married and living with your spouse—and more if you have dependent children or grandchildren living with you), and if your assets are below \$11,500 (or \$23,000 if you are married). Your assets include things like bank accounts, stocks, bonds and life insurance policies. They do *not* include the house you live in, your cars and other personal possessions such as your furniture or jewelry.

If you have very limited income, you will have no coverage gap, will pay no premiums or deductibles, and will have copayments for each prescription of \$1 or \$2 for generics and \$3 or \$5 for brand-name drugs. If you have slightly higher income you may still have no coverage gap, and you maybe able to pay a reduced monthly premium that will vary depending on your income. You may also be eligible for a reduced deductible of \$50 a year. Your copayments will be 15 percent of the cost of each prescription.

You may already be receiving some form of government assistance that makes you automatically eligible for the extra help—for example, **Medicaid**, a **Medicare Savings Program** that pays your Medicare Part B premium, or **Supplemental Security Income (SSI)**. If so, you will automatically be able to get extra help and need not apply. **BUT YOU SHOULD STILL CHOOSE THE BEST PLAN**, or you will be assigned to one randomly.

If you do not participate in one of these government programs but think you may qualify for extra help based on your limited income and assets, you will need to apply for it with the Social Security Administration. The application can be made through one of the following:

By Mail: Social Security Administration
Wilkes-Barre Data Operations Center
P.O. Box 1020
Wilkes-Barre, PA 18767-9910

By Phone: Call the Social Security Administration at 1-800-772-1213 (TTY: 1-800-325-0778). A Social Security worker will complete the application with you over the phone.

By Internet: You may apply online through the Social Security Administration's website at www.socialsecurity.gov. No signature is required.

In Person: You may apply by going to your local Social Security or Medicaid office, or to HICAP (800-434-0222) where a counselor can give you free personal help.