

THE NEW MEDICARE PRESCRIPTION DRUG COVERAGE



MASSACHUSETTS

Medicare's new prescription drug insurance—called Medicare Part D—began January 1, 2006. To get this insurance, most people will have to sign up for one of the Part D Plans Medicare has approved. And the new Part D offers “Extra Help” to people with limited incomes. Medicare's Extra Help can reduce what you have to pay for prescriptions.

[Important Information for Medicare, MassHealth and Prescription Advantage Enrollees](#)

Beginning on November 15, you are able to sign up for Medicare's new prescription drug insurance—called Medicare Part D—which started providing coverage on January 1, 2006.

To get this insurance, most people will have to sign up for one of the Part D plans Medicare has approved. And the new Part D offers “Extra Help” to people with limited incomes. Medicare's Extra Help can reduce what you have to pay for prescriptions.

Massachusetts already runs two programs that help people pay for drugs—Prescription Advantage and MassHealth—and a Medicare Savings Program that helps pay for other Medicare-related costs, like premiums. But these programs are changing because of Medicare Part D.

If you are now in one of these state programs, read below to see what effect the new plan will have, what choices you need to make, and how you can get more information. Since changes are still being made, it is always best to check with these programs directly for the most current information and advice.

[For people who are Prescription Advantage enrollees](#)

Formerly the state-sponsored prescription drug insurance program for all Massachusetts residents age 65 and over and some younger people with qualified disabilities.

Will I have to sign up for a prescription drug plan? Yes. If you are on Medicare now, you will have to sign up with a plan to keep getting help

[MORE ON NEXT PAGE >](#)

from Prescription Advantage. Prescription Advantage should have assigned you to one of the plans in October, but you can change to a different plan up until May 15, 2006. You will be able to choose from about nine different plans.

Will I have to apply for Extra Help? Yes. You should be receiving more information on this from Prescription Advantage soon, if you have not already.

How will I know what my plan is? Prescription Advantage sent a letter in October telling you which plan you are signed up with and how to change plans if you want to.

Does it matter which plan I sign up with? Probably. Each plan only pays for certain drugs. If the plan you are assigned to does not pay for all the drugs you are taking now, you can switch to another. You can ask the Massachusetts Serving Health Information Needs of Elders (SHINE) for help in choosing the best plan for you. But you are limited to the plans that work with Prescription Advantage.

What will I need to know to pick the best plan for me? Start by making a list of all the medicines you take. Then check the different plans to see if your drugs are on their list. You can ask SHINE to help you decide which plan is best for you and how to change plans.

How will this change affect what I have to pay? It depends on your income, but you should pay no more for your drugs than you do now.

Premiums and fees should be about the same as you have been paying to Prescription Advantage.

Depending on your income, Prescription Advantage will pay for some or all of your plan premiums, deductible, and co-pays.

Prescription Advantage will not pay for drugs that plans are not allowed to pay for by the Medicare prescription drug plans, except for benzodiazepines. You will have to pay the full cost on your own.

Will my plan and Prescription Advantage pay for all my drugs? Maybe, but there are two different ways.

No plan is allowed to pay for some types of medications, including barbiturates, some anxiety drugs, and drugs to help you gain or lose weight. With the exception of benzodiazepines, Prescription Advantage won't pay for these drugs. You will have to pay for these types of drugs yourself.

MORE ON NEXT PAGE >

And each plan has its own list of drugs it pays for. But if your doctor says that you need a drug that isn't on the list, you may be able to get an "exception" from your plan to pay for the drug your doctor prescribed. If your plan won't give you an exception, you will have to pay for it yourself.

Will I have to pay for drugs my doctor says I need but that aren't on my plan's drug list? Maybe. Your doctor can ask the plan to give you an "exception" to pay for your drug. If your plan won't give you an exception, you will have to pay for it yourself or switch to a drug that is on your plan's list.

Where can I get more information?

Prescription Advantage Program

1-800-AGE-INFO or 1-800-243-4636 (Toll free)
617-727-7750

Massachusetts Serving Health Information Needs of Elders (SHINE)

1-800-882-2003 (Toll free, in-state only)
617-727-7750 (Local)
1-800-872-0166 (Toll-free TTY for people with hearing loss)

MassMedLine

1-866-633-1617 (Toll free)

Social Security

1-800-772-1213 (Toll free)
1-800-325-0778 (Toll-free TTY for people with hearing loss)

MassHealth (Medicaid) and Medicare. Beginning January 1, 2006, Medicare provides prescription drug coverage through a Medicare prescription drug plan instead of MassHealth.

Will I have to sign up for a new prescription drug plan? And what about Extra Help? Yes. Medicare should have signed you up with a plan in October, but you can change to a different plan anytime. You are automatically eligible for Extra Help.

How will I know what my plan is? In October, Medicare should have sent a letter telling you which plan you are signed up with and how to change plans if you want to.

Does it matter which plan I am signed up with? Probably. Each plan only pays for certain drugs. If your assigned plan does not pay for all the drugs you are now taking, you can switch to another. You can ask

MORE ON NEXT PAGE >

the Massachusetts Serving Health Information Needs of Elders (SHINE) for help.

What will I need to know to pick the best plan for me? Start by making a list of all the medicines you take. Then check the different plans to see if your drugs are on their list. You can ask SHINE to help you decide which plan is best for you and how to change plans.

How much will I have to pay for drugs? It depends. You won't have to pay any premiums or deductible. If you live in a nursing home, there will be no costs. For others in MassHealth, the co-pay for each prescription will be between \$1 for generic drugs and \$3 for brand names, which is what you pay now with MassHealth.

Can I still fill my prescription if I can't afford the co-pay? Unlike MassHealth, your pharmacist cannot fill your prescription unless you have the co-pay.

Will my plan pay for all my drugs? Maybe, but there are two different ways.

No plan is allowed to pay for some types of medications including barbiturates, some anxiety drugs, and drugs to help you gain or lose weight. MassHealth should pay for these types of drugs.

And each plan has its own list of drugs that it pays for. But if your doctor says that you need a drug that isn't on the list, you may be able to get an "exception" from your plan to pay for the drug your doctor prescribed. If your plan won't give you an exception, you will have to pay for it yourself or switch to a different drug that is on your plan's list.

Will I have to pay for drugs my doctor says I need but that aren't on my plan's drug list? Maybe. You can ask your plan to give you an "exception" to pay for them. Massachusetts government officials haven't decided if MassHealth will pay for drugs not on your plan's list. Contact MassHealth for more information.

What if I am enrolled in a Senior Care Organization (SCO) plan? You will continue to receive your prescription drug coverage from that managed care plan and will not need to choose a Medicare prescription drug plan.

MORE ON NEXT PAGE >

Where can I get more information?

MassHealth Customer Service Center

1-800-841-2900 (Toll free)

1-800-497-4648 (Toll-free TTY for people with hearing loss)

MassHealth Enrollment Center

1-888-665-9993

1-888-665-9997 (Toll-free TTY for people with hearing loss)

Massachusetts Serving Health Information Needs of Elders (SHINE)

1-800-882-2003 (Toll-free, in-state only)

617-727-7750 (Local)

1-800-872-0166 (Toll-free TTY for people with hearing loss)

MassMedLine

1-866-633-1617 (Toll free)

Medicare Savings Programs pay your Medicare Part B premium, and may pay your Medicare Part A premium, deductibles, and/or co-pays.

Will I have to sign up for a prescription drug plan? No, but it is always a good idea to sign up for a plan, even if you are not taking any prescription drugs now. There are no premiums and drug costs will be very low. If you don't sign up with a plan between November 15, 2005 and May 15, 2006, Medicare will select a plan for you and sign you up. Until then, you can decide which plan is best for you. You will be able to choose from several different plans.

Will I have to apply for Extra Help? No. You will automatically get Extra Help so you don't have to apply. This means that you only have to pay between \$2 and \$5 for each prescription. You should receive a letter soon (or you may have already) telling you that you qualify.

How will I know what my plan is? By May 2006, Medicare will send you a letter telling you which plan you are signed up with and how to change plans if you want to.

Does it matter which plan I am signed up with? Probably. Each plan only pays for certain drugs. If the plan you are assigned to does not pay for all the drugs you are taking now, you can switch to another plan. You can ask the Massachusetts Serving Health Information Needs of Elders (SHINE) for help in choosing the best plan for you, but you are limited to the plans that work with the Medicare Savings Programs.

MORE ON NEXT PAGE >

What will I need to know to pick the best plan for me? Start by making a list of all the medicines you take. Then check the different plans to see if your drugs are on their list. You can ask SHINE to help you decide which plan is best for you and how to change plans.

How much will I have to pay for my drugs? Most drugs will be paid for and will cost between \$2 and \$5 for each prescription on your plan's drug list.

Will my plan pay for all my drugs? Maybe. No plan is allowed to pay for some types of medications at all no matter what plan you are on—barbiturates, some anxiety drugs, and drugs to help you gain or lose weight. You will have to pay for these yourself.

Each plan has its own list of drugs it pays for. But if your doctor says that you need a drug that isn't on the list, you may be able to get an "exception" from your plan to pay for the drug your doctor prescribed. If your plan won't give you an exception, you will have to pay for it on your own.

Will I have to pay for drugs my doctor says I need but that aren't on my plan's drug list? Maybe. Your doctor can ask the plan to give you an "exception" and pay for your drug. If your plan won't give you an exception, you will have to pay for it yourself or switch to a drug that is on your plan's list.

Where can I get more information?

Massachusetts Serving Health Information Needs of Elders (SHINE)

1-800-882-2003 (Toll free, in-state only)

617-727-7750 (Local)

1-800-872-0166 (Toll-free TTY for people with hearing loss)

MassMedLine

1-866-633-1617 (Toll free)

For our FREE educational guide, visit www.aarp.org/medicarerx or call 1-888-OUR-AARP (1-888-687-2277).