

# THE NEW MEDICARE PRESCRIPTION DRUG COVERAGE



## MISSOURI

**M**edicare'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.

Missouri already runs three programs that help people with limited incomes pay for drugs and a fourth program that helps pay for other Medicare-related costs like premiums. These programs are: Medicaid, the Missouri Rx Plan (formerly known as the Missouri Senior Rx Program), the Missouri AIDS Drug Assistance Program (ADAP), and the Medicare Savings Programs. But these programs are changing because of Medicare Part D. If you are now in one of these state programs, this fact sheet explains how they will work with the new prescription drug plans. Find your program 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 in Missouri's programs, it is always best to check with your program directly for the most current information and advice. You may also want to check with your program to see if you may be able to get more benefits. Contact information for each of the programs is included below.

[MEDICAID pays for prescription drugs for people who are also on Medicare.](#)

**Will I have to sign up for a new prescription drug plan? And what about the Extra Help?** Yes. Medicare automatically 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?** Medicare should have sent you a letter telling you which plan you are signed up with and how to change plans if you want to.

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**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 taking now, you can switch to another. You can ask the Community Leaders Assisting the Insured of Missouri (CLAIM) to help you decide if you should switch plans.

**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 also ask CLAIM 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 a deductible. If you live in a nursing home, there will be no costs. For others in Medicaid, the co-pay for each prescription will be \$1 for generic drugs and \$3 for brand names, which is probably more than what you pay right now depending on what drugs you take. Medicaid hasn't decided yet if it will help pay for these extra costs. It's best to check with the program for this information.

**Can I still fill my prescription if I can't afford the co-pay?** Unlike Medicaid, 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 issues.

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. Medicaid hasn't decided if it will help pay for these types of drugs. Call the program to check.

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 the drug 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. Your doctor can ask the plan to give you an "exception" to pay for those drugs. 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.

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## Where can I get more information?

### Missouri Medicaid Office

1-800-392-2161 (Toll free)

573-751-6527 (Local)

1-800-735-2966 (TTY for people with hearing loss)

### Community Leaders Assisting the Insured of Missouri (CLAIM)

1-800-390-3330 (Toll free)

The Missouri Senior Rx Program (formerly known as the Missouri Senior Rx Program) helps people age 65 and older with limited incomes buy drugs. It has been designed to better coordinate with the new Medicare coverage that started on January 1, 2006.

**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. You will be able to choose from several different plans. If you haven't already signed up, you should do so as soon as possible.

**Will I have to apply for Extra Help?** Yes. You can apply at any local Social Security office, local Medicaid office, or the Community Leaders Assisting the Insured of Missouri (CLAIM) office.

**What will I need to know to pick the best plan for me?** Each plan only pays for certain drugs. 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 CLAIM for free personal help to decide which plan works best with for you and how to change plans if you need to.

**How will this change affect what I have to pay?** It depends on your income, but you may pay less for your drugs than you do now if you qualify for Extra Help.

If you qualify for Extra Help, you won't have to pay a premium. If your income is higher, you may have to pay a monthly premium between \$9 and \$33.

Depending on your income, you may have to pay a \$50 or a \$250 deductible before your plan starts to help pay for your drugs.

If you qualify for Extra Help, your co-pays will probably be \$2 for generic drugs and \$5 for name brands. If your income is higher, your co-pays will be a lot more and will be based on the price of each drug and the particular prescription drug plan you are enrolled in.

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The new Missouri Rx Plan will pay for 50 percent (one-half) of your out of pocket costs after you have used your Medicare prescription drug plan.

This means it will pay for half of your deductible and half of the co-pays required by the Medicare prescription drug plan—if there are any.

**Will my plan pay for all my drugs?** Maybe, but there are two different issues:

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.

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 sponsor to pay for the drug your doctor prescribed. If your plan won't give you an exception, you will have to pay for these drugs yourself or switch to a 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 prescription drug 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 different drug that is on your plan's list.

### Where can I get more information?

**Community Leaders Assisting the Insured of Missouri (CLAIM)**

1-800-390-3330 (Toll free)

**Missouri Rx Plan (formerly the Missouri Senior Rx Program)**

1-800-375-1406 (Toll free)

**Missouri Medicaid Office**

1-800-392-2161 (Toll free)

573-751-6527 (Local)

1-800-735-2966 (TTY for people with hearing problems)

**Social Security**

1-800-772-1213 (Toll-free)

1-800-325-0778 (Toll-free TTY for people with hearing problems)

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Missouri AIDS Drug Assistance Program (ADAP) pays for many drugs used to treat HIV/AIDS and related conditions for people with limited income.

**Will I have to sign up for a prescription plan?** Yes. If you are now on Medicare, you should have signed up for one of the new prescription drug plans between November 15 and December 31, 2005, to get help from ADAP to pay for your drugs in 2006.

**Will I have to apply for Extra Help?** Yes. You can apply at any local Social Security office, local Medicaid office, or the Community Leaders Assisting the Insured of Missouri (CLAIM) office.

**What will I need to know to pick the best plan for me?** Each plan only pays for certain drugs. 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 CLAIM for free personal help to decide which plan works best with ADAP for you and how to change plans if you need to.

**How will this change affect what I have to pay?** Everyone in ADAP will pay more for the drugs ADAP now pays for. If you qualify for Extra Help, your other medications will be cheaper. If you do not qualify for Extra Help, you will have to pay a premium, deductible, higher co-pays and other costs that you don't have to pay in ADAP. ADAP hasn't yet decided if it will help pay for these extra costs. Call the program for new information.

**Will my plan and ADAP pay for all my drugs?** Maybe, but there are two different issues:

No plan will be allowed to pay for some types of medications no matter what plan you are on. These include: barbiturates, some anxiety drugs and drugs to help you gain or lose weight. You will probably have to pay for these drugs 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, your doctor may be able to ask your plan sponsor for an "exception" to pay for the drug 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.

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**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 different drug that is on your plan's list.

### Where can I get more information?

**Missouri AIDS Drug Assistance Program (ADAP)**

1-800-533-2437 (Toll free)

**Missouri Medicaid Office**

1-800-392-2161 (Toll free)

573-751-6527 (Local)

1-800-735-2966 (TTY for people with hearing problems)

**Community Leaders Assisting the Insured of Missouri (CLAIM)**

1-800-390-3330 (Toll free)

**Social Security**

1-800-772-1213 (Toll free)

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

**Medicare Savings Programs pays 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 the Extra Help so you don't have to apply. You should have received a letter already telling you that you qualify.

**How will I know what my plan is?** In 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, unless you have already enrolled in a plan by that time.

**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

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for all the drugs you are taking now, you can switch to another plan. You can ask Community Leaders Assisting the Insured of Missouri (CLAIM) for help in choosing the best plan for you, but you are limited to the plans that work with the Medicare Savings Programs.

**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 CLAIM 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?** For drugs on your plan's approved list, your co-pay for each prescription will be \$2 for generic drugs and \$5 for brand names.

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

No plan is allowed to pay for some types of medications no matter what plan you are on. These include barbiturates, some anxiety drugs, and drugs to help you gain or lose weight. You will have to pay for these drugs 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 sponsor 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.

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## Where can I get more information?

### Medicare Savings Programs

1-800-633-4227 (Toll free)

### Missouri Medicaid Office

1-800-392-2161 (Toll free)

573-751-6527 (Local)

1-800-735-2966 (TTY for people with hearing problems)

### Community Leaders Assisting the Insured of Missouri (CLAIM)

1-800-390-3330 (Toll free)

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