

THE NEW MEDICARE PRESCRIPTION DRUG COVERAGE



NEW HAMPSHIRE

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.

New Hampshire already runs two programs that help people with limited incomes pay for drugs and a third program that helps pay for other Medicare-related costs like premiums. These programs are: Medicaid, HIV Drug Assistance Program (HDAP), and Medicare Savings Programs. But these programs are changing because of Medicare Part D. If you are now in one of these state programs, this brochure 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 New Hampshire'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.

[For people on Medicaid who are also on Medicare.](#)

Will I have to sign up for a new prescription drug plan? And what about 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? In October, 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. This plan went into effect on January 1, 2006.

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 New Hampshire Health Insurance Counseling, Education and Assistance Services (HICEAS) to help you decide if you should switch plans.

[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 HICEAS 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 Medicaid, the co-pay for each prescription will be \$1 for generic drugs and \$3 for brand names, which is a little more than you pay for brand name drugs. Medicaid hasn't decided if it will pay the co-pay amounts.

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.

HIV Drug Assistance Program (HDAP) pays for many drugs used to treat HIV/AIDS and related conditions.

Will I have to sign up for a prescription plan? Yes, if you are now on Medicare.

Will I have to apply for Extra Help? Yes. You can apply at any local Social Security office, local Medicaid office, or HICEAS.

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 HICEAS for free personal help to decide which plan works best for you and how to change plans if you need to.

How will this change affect what I have to pay? Everyone in HDAP will pay more for their drugs now paid for by HDAP. But 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, and higher co-pays than you do in the HDAP. Details are still being worked out about whether HDAP will help pay for these costs.

Will my plan and HDAP 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 may have to pay for these 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, your doctor may be able to ask your plan for an "exception" to pay for the drug prescribed.

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 those drugs. If your plan won't give you an exception, you will have to pay for them yourself or switch to a different drug that is on your plan's list.

Where can I get more information?

HIV Drug Assistance Program (HDAP)

603-271-4502 (Local)

1-800-852-9945 Ext. 4502 (Toll free)

New Hampshire Health Insurance Counseling, Education and Assistance Service Information Program (HICEAS)

1-800-852-3388 (Toll-free statewide)

603-225-9000 (Local)

State Medicaid Office

603-271-5254 (Local)

1-800-852-3345 Ext. 5254 (Toll free)

1-800-735-2964 (Toll-free TDD for people with hearing loss)

1-800-852-3345 Ext. 4344 (Toll-free client services)

Social Security

1-800-772-1213 (Toll free)

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

Medicare Savings Programs pay for 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. You should receive a letter soon (or you may have already) telling you that you qualify.

MORE ON NEXT PAGE >

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.

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 New Hampshire Health Insurance Counseling, Education and Assistance Service (HICEAS) 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 HICEAS 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. You won't have to pay a premium or a deductible.

Will my plan pay for all my drugs? Maybe.

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 yourself.

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

MORE ON NEXT PAGE >

Where can I get more information?

Medicare Savings Program

1-800-633-4227

New Hampshire Health Insurance Counseling, Education and Assistance Service Information Program (HICEAS)

1-800-852-3388 (Toll-free statewide)

603-225-9000 (Local)

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www.aarp.org/medicarerx or call
1-888-OUR-AARP (1-888-687-2277).**