

THE NEW MEDICARE PRESCRIPTION DRUG COVERAGE



OHIO

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 Medicare approved plans. For people with limited income, the new prescription drug coverage offers Extra Help with premiums, the annual deductible, co-pays, as well as unlimited drug coverage. The Extra Help can greatly reduce prescription drug costs for those who qualify.

Ohio already runs four programs that help people with limited incomes pay for drugs, and a fifth program that helps pay for other Medicare-related costs such as premiums. These programs are: Medicaid, the Golden Buckeye Discount Card, Ohio Best Rx, Ohio AIDS Drug Assistance Program (ADAP), and the Medicare Savings Programs.

As a result of the passage of Medicare Part D, however, these programs are changing. If you now receive assistance in paying for your drugs through one of these state programs, you will need to understand how your program will work with the new prescription drug plans. Since changes are still being made in Ohio's programs, it is always best to check with your drug program directly to get the most current information and advice. You may also want to check to see if you may be eligible for more benefits. Contact information for each of Ohio's programs is listed at the end of this document.

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

Starting in January 1, 2006, you will get your prescription drug coverage through Medicare instead of Medicaid. You will pay very little or nothing for each covered prescription. In October, Medicare should have sent you a letter telling you which plan you have been enrolled in—with instructions on how to change plans if you want to do so.

You may want to change prescription drug plans to make sure you have a plan that best matches the drugs you are currently taking. You can ask the Ohio Senior Health Insurance Information Program (OSHIIP) to help you decide if you should switch plans.

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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-name drugs. Unlike Medicaid, your pharmacist cannot fill your prescription unless you have the co-pay.

Golden Buckeye Card

This card allows people 60 and over and people age 19-64 with permanent disabilities certified by Social Security, to buy many drugs at a discount from most Ohio pharmacies. The discount is generally worth about 24 percent off the retail cost.

Will I have to sign up for a prescription drug plan? The Golden Buckeye prescription drug program will continue. It will be used primarily by people with disabilities, those age 60 to 65, and those without Medicare coverage after age 65.

We strongly recommend that if you are eligible for the Medicare Part D program, you should check to see which Part D program may be right for you. There is probably a Medicare Part D program that will save you more money than can be saved by the Golden Buckeye program. If after reviewing Part D plans, you decide not to join a plan, you may continue to use the Golden Buckeye prescription drug discount program in the future. If at a later time you decide to enroll in a Medicare Part D program, you will pay a premium penalty for late enrollment.

Will the Golden Buckeye Special Assistance program continue?

This special assistance program provided qualified Medicare-eligible individuals with special pricing on drugs from four drug manufacturers. Because of the Medicare Part D Extra Help program, we expect most of the manufacturer patient assistance programs to be discontinued for those who are Medicare-qualified. If you qualified for the Special Assistance Program, you should enroll in the Medicare Part D Extra Help program, if possible.

What about Extra Help through a Medicare prescription drug plan?

If your annual income is no more than \$12,919 for a single person or \$17,320 for a married couple in 2005 and your assets are no more than \$7,500 for a single person or \$12,000 for a married couple (figures will be higher in 2006), you may be eligible for Extra Help through the new Medicare prescription drug program. If you qualify for Extra Help, Medicare will pay most of your drug costs, and you will receive unlimited coverage throughout the year. You will not have to pay any

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premiums or a deductible, and your co-payments for each prescription will be \$1 or \$2 for generics and \$3 or \$5 for brand-name drugs. For those with a slightly higher income (\$14,355 [single] or \$19,245 [couple]) and asset level (\$11,500 [single] and \$23,000 [couple]), the premiums are based upon a sliding income scale, the annual deductible is \$50, and you pay 15 percent of the cost for each prescription.

Will I have to apply for Extra Help? Yes. You can apply at any local Social Security office, local Medicaid office, or the Ohio Senior Health Insurance Information Program (OSHIIP).

What will I need to know to pick the best plan for me? The first step is to make a list of all the drugs you take (your pharmacist will generally print out a list of your drugs if you ask). You are then ready to compare your drug list with the drugs available on a Medicare prescription drug plan. The individual plans do not have to cover all drugs, but they must offer at least two drugs in each of the specified drug categories. If you have access to the Internet, you can compare drug plans online at www.medicare.gov. Medicare's website will allow you to compare the plans point by point, such as premiums, co-payments, and which drugs they cover. If you don't have access to the Internet, you can get the same kind of information by calling Medicare at 1-800-633-4227. Or, you can contact the Ohio Senior Health Insurance Information Program (OSHIIP) for help in deciding which Medicare prescription drug plan or the Golden Buckeye Prescription Drug Savings Program is right for you.

Will the Medicare prescription drug plans cover all my drugs? Maybe. All plans are required to offer at least two drugs in each specified category, but there are lots of drugs they can choose from. A prescription drug plan's preferred drug list—or formulary—will therefore vary from plan to plan. For instance, all plans will be required to offer at least two drugs for the treatment of diabetes. There are many diabetic drugs (including brand-name and generic drugs) that could be prescribed by your doctor. It's up to the particular drug plan which drugs to offer for the treatment of diabetes.

Barbiturates, some anxiety drugs, and drugs to help you gain or lose weight will not be covered by any Medicare-approved prescription drug plan. Medicaid may help pay for any of these drugs (check with the Ohio Medicaid office)—but if not, you may have to pay for these types of drugs yourself. It's also possible to ask for a formulary exception.

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The new Medicare prescription drug law provides a way for you to appeal to try to get a drug that is not on a plan's drug list. You, your doctor, your pharmacist, or a personal representative can file a formulary exception request by providing information to the drug plan sponsor about why a particular drug is "medically necessary." With the help of your doctor or pharmacist, you will need to explain why the drug on the plan's list is not as effective, and/or why the plan's drug would cause you "harmful side effects." If the formulary exception is granted, it is good for one year, but you can re-file to extend the exception in the next plan year.

If your plan won't give you a formulary exception, you will generally have to pay for the drug yourself or switch to a different drug that is on your plan's list.

Ohio Best Rx

This program helps people buy drugs at the same discount as state employees and state retirees.

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.

Should I apply for Extra Help? Yes. You can apply at any local Social Security office, local Medicaid office, or the Ohio Senior Health Insurance Information Program (OSHIIP).

Ohio AIDS Drug Assistance Program (ADAP)

The ADAP program 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 on Medicare.

Should I apply for Extra Help? Yes. You can apply at any local Social Security office, local Medicaid office, or the Ohio Senior Health Insurance Information Program (OSHIIP).

How will this change affect what I have to pay? Everyone in ADAP will pay more for their drugs now paid for by ADAP. 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, an annual deductible, and higher co-pays than you do in ADAP.

Details are still being worked out about whether ADAP will help pay for these costs. Contact ADAP for new information.

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Medicare Savings Programs

These programs, such as the Qualified Medicare Beneficiary (QMB), the Qualifying Individuals (QI), and the Specified Low Income Medicare Beneficiary (SLMB) provide assistance to qualified individuals by paying their Medicare premiums—and in some cases, prescription drug costs.

Will I have to sign up for a prescription drug plan? Yes and No. People on Medicare Savings programs will be randomly enrolled in a prescription drug plan after May 15, 2006—if they haven't already signed up. It still might be a good idea to sign up for a plan, so you will be able to choose one that works best for you—and so your benefits start sooner. There are no premiums and drug costs will be very low.

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 for the Extra Help.

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. You might want to choose a plan that offers as many of the drugs you are currently taking as possible. You can ask the Ohio Senior Health Insurance Information Program (OSHIIP) for help in choosing the best plan for you, but you are limited to the plans that work with the Medicare Savings Programs.

Where can I get more information?

AIDS Drug Assistance Program (ADAP)

1-800-332-2437 (Toll free, enrollment and customer service)

Golden Buckeye Discount

1-866-301-6446

Medicare Savings Programs

1-800-633-4227

Ohio Best Rx

1-866-923-7979 (Toll free)

1-866-763-9630 (TTY for people with hearing loss/Ohio Medicaid Office)

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Ohio Medicaid Office

1-800-324-8680 (Toll free)

1-800-292-3572 (Toll-free TDD for people with hearing loss)

Ohio Senior Health Insurance Information Program (OSHIIP)

1-800-686-1578 (in-state only)

614-644-3458 (Local)

Social Security

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

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