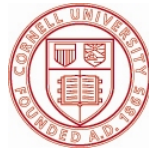


CASE STUDIES IN PART D

Volume 1 Number 7



Cornell University
College of Human Ecology

CUR_xED

Cornell University Resource Education for Medicare Part D

ENHANCED COVERAGE

THE CASE

GW is a 78 year old male from Long Island. GW has had a Medicare Part D drug plan since the inception of Part D. He notes, however, that medications to treat his anxiety disorder are not always covered by his Part D plan.

For a very long time, GW had been maintained on diazepam. The plan which he chose in 2006 covered diazepam but he changed plans in 2007. The 2007 plan did not cover diazepam.

His physician changed his medications to include chlordiazepoxide, but still, the 2007 plan did not cover this medication. Again, his physician made a change, this time to clonazepam, but again, his plan in 2007 did not cover this medication.

Exasperated, GW decided to pay for the anti-anxiety medication out of pocket and continued to take the clonazepam. As the annual open enrollment period is here, GW has the opportunity to review his options for choosing a Part D plan.

GW would like to switch back to the plan which he had in 2006 so that he may have coverage of medication to treat his anxiety. This plan, unfortunately is no longer available.

As he examines the coverage of plans that are being offered for 2008, GW notices that some plans cover clonazepam and some do not. He also notices that the plans which do cover the medication tend to have a higher premium. GW is confused and upset, and would like to understand this better.

WHAT WOULD YOU DO?

Part D Trivia Question

In **2008**, there are 1824 plans being offered nationally. How many of them are offering **enhanced coverage**?

- A. 1
- B. 127
- C. 529
- D. 924

THE STUDY

Under Medicare Part D legislation, certain medications are excluded from coverage in a plan that offers the basic benefit. Specifically, these medications include vitamins and minerals (except prenatal vitamins, fluoride preparations, and niacin), over-the-counter (or non-prescription) drugs, barbiturates, and benzodiazepines.

This exclusion arises from Title XIX of the Social Security Act which provides medical assistance to those who cannot afford it. In this 1965 legislation, states were granted the authority to exclude certain classes of drugs from coverage, including benzodiazepines. With the Medicare Modernization Act of 2003, CMS regulation has extended this exclusion to include Medicare beneficiaries enrolled in a basic prescription drug plan.

The medications which GW's plan did not cover in 2007, diazepam, chlordiazepoxide, and clonazepam are all benzodiazepines and are thus excluded from Part D coverage. He apparently has been enrolled in a plan with basic coverage.

A plan which offers enhanced benefits may choose to provide coverage of excluded medications. This coverage, however, is not subsidized by Medicare and is therefore not allowed to be counted towards out-of-pocket costs and meeting the limits of a deductible.

In 2006 GW was most likely enrolled in a plan that offered enhanced benefits and in 2008 he will most likely need the same type of a plan should he wish to continue to have coverage of these medications. Beneficiaries who choose to enroll in a Part D plan with enhanced coverage will most likely experience a higher premium, to provide for the supplemental coverage of the excluded medications.

COMMON BENZODIAZEPINES			
Generic Name	Brand Name	Generic name	Brand name
Alprazolam	Xanax	Flurazepam	Dalmane
Chlordiazepoxide	Librium	Lorazepam	Ativan
Clonazepam	Klonopin	Oxazepam	Serax
Clorazepate	Tranxene	Quazepam	Doral
Diazepam	Valium	Temazepam	Restoril
Estazolam	Prosom	Triazolam	Halcion

Part D Trivia Answer

Nationally in 2008 there are **924** plans that will be **offering enhanced coverage** and 900 plans that will be providing basic coverage. In New York State, of the 55 plans that are offering a Part D plan in 2008, 27 provide enhanced benefits. There were 29 plans offering enhanced coverage in New York State in 2007.

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This material is based upon work supported by a grant from the Dean of the College of Human Ecology and Smith Lever funds from the Cooperative State Research, Education, and Extension Service, U.S. Department of Agriculture. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture.