



## Medicare Prescription Drug Coverage: A Message for People who Care for Someone with Medicare

### **Do you help someone with Medicare make health care decisions?**

If you help a family member or friend make health care decisions, you should know about Medicare prescription drug coverage. Medicare prescription drug plans are available to help people with Medicare save money on prescription drugs. These plans are offered by insurance companies and other private companies approved by Medicare. Plans pay for both generic and brand name drugs.

All people with Medicare should consider this coverage. For most people, coverage isn't automatic. To get prescription drug coverage, most people with Medicare must choose and join a Medicare prescription drug plan that meets their needs.

**Note:** If the person you care for has prescription drug coverage through a former employer or union, encourage him/her to talk to the benefits administrator. Your family member or friend will need to find out how his/her current drug coverage works with Medicare before deciding whether to join a Medicare drug plan.

If the person you care for has a Medicare Advantage Plan (like an HMO or PPO), that plan may also offer drug coverage. The health plan will send your family member or friend a notice about prescription drug choices.



## How can I help?

Help the person you care for choose a Medicare prescription drug plan that meets his/her needs, by doing the following:

- Look over any current health insurance coverage that your family member or friend has. Are prescription drugs covered? What are the out-of-pocket drug costs?
- Make a list of the name, dosage, frequency, and cost of the prescriptions your family member or friend uses. Since different plans will cover different drugs, this will help determine which plan best meets your family member or friend's prescription needs.
- If your family member or friend has certain limited income and resources, they should get an application for extra help from Social Security. You can help the person you care for fill out and return this application. If your family member or friend chooses you to act as his/her personal representative, you can fill out the application on his/her behalf. If the person qualifies, he/she will pay little or nothing for premiums or deductibles, and will have low copayments. If your family member or friend doesn't get an application and you think they may qualify for this help, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also visit [www.socialsecurity.gov](http://www.socialsecurity.gov) on the web. The person you care for can also apply with Social Security or their local Medicaid office.
- In some cases, if your family member or friend gets help from the state to pay for health care costs (like Medicaid), he/she automatically qualifies and doesn't need to apply for extra help. Medicare will send a notice if this is the case.
- If you are the legal representative for the person you care for (such as through a Power of Attorney), you can enroll him/her in a Medicare prescription drug plan. You can also fill out the application to get extra help on his/her behalf.



## **Who can join a Medicare prescription drug plan?**

Anyone with Medicare can join a Medicare prescription drug plan. Even if your family member or friend doesn't use a lot of prescription drugs now, he/she should still consider joining a Medicare prescription drug plan. Having prescription drug coverage protects against high or unexpected drug costs in the future.

## **When can someone join?**

All people with Medicare can join a Medicare prescription drug plan between **November 15** and **December 31** of each year. For people who join by December 31, coverage will begin on January 1 of the following year.

People who haven't already joined a Medicare prescription drug plan may pay a higher monthly premium (at least 1% more per month for every month they waited to enroll) unless they have continuous drug coverage from another source that covers on average at least as much as a Medicare prescription drug plan. They will have to pay this higher premium as long as they have a Medicare prescription drug plan.

## **How much does a Medicare prescription drug plan cost?**

Like other insurance, people who join a Medicare prescription drug plan may pay

- a monthly premium (varies by plan and can change yearly),
- a yearly deductible (up to \$250 in 2006), and
- part of the cost of their prescriptions, including a copayment or coinsurance.

Costs will vary depending on the drug plan. Not all plans have a yearly deductible. Some plans may offer more coverage and additional drugs. If the person you care for has limited income and resources, and qualifies for extra help, he/she may not have to pay a premium or deductible.



**For more information about Medicare prescription drug coverage,** read the “Medicare & You” handbook your family member or friend gets in the mail each fall. It includes detailed information about Medicare prescription drug plans, including which plans are available in your area. After that time, if the person you care for needs help choosing a Medicare prescription drug plan that meets his/her needs, together you can

visit [www.medicare.gov](http://www.medicare.gov) on the web. Select “Search Tools” at the top of the page and then select “Compare Medicare Prescription Drug Plans” to get personalized information. Or, select “Frequently Asked Questions” to get answers to common questions.

- visit [www.medicare.gov](http://www.medicare.gov) on the web. Select “Search Tools” at the top of the page and then select “Compare Medicare Prescription Drug Plans” to get personalized information. Or, select “Frequently Asked Questions” to get answers to common questions.
- call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486- 2048.
- call the State Health Insurance Assistance Program for face to face help (see the “Medicare & You” handbook for the telephone number). You can also call 1-800-MEDICARE (1-800-633-4227) or visit [www.medicare.gov](http://www.medicare.gov) on the web to get the telephone number.