For the first time, Medicare is offering insurance coverage for prescription drugs. No matter how much income you have, you may be able to save hundreds or even thousands of dollars on medicines. If you have low income, there are extra benefits. Even if you have insurance for your medicines now, this program may help you more…
This fall, each person in Medicare will have the chance to sign up for a new Medicare prescription drug plan. You can enroll between November 15, 2005 and May 15, 2006. If you enroll by December 31, 2005, your benefits will start on January 1, 2006. If you join after that, your benefits will start the first day of the month after the month you join. (For example, if you sign up on February 15, 2006 your benefits will start on March 1, 2006.)

If you become eligible for Medicare after January 1, 2006, you can choose a drug plan when you sign up for Medicare.

In general, you can join or change drug plans once a year between November 15 and December 31.

No one has to take part, but if you have no coverage for your medicines now, and do not sign up during the initial enrollment period, you may have to pay higher premiums if you enroll later on.

If you have drug coverage through a retiree plan, your spouse’s work, a union, or other program, you may keep that if you wish.

Medicare now covers new services that will help to find and treat illnesses in their early stages. Medicare will now pay for everyone to have certain blood tests to detect cardiovascular disease, and it now covers diabetes screening for those at risk. There is also a “Welcome to Medicare” physical exam for all persons just joining Medicare.

To learn more about any part of the Medicare prescription drug program or any Medicare topic, call Medicare at 1-800-633-4227. The phone lines are staffed 24 hours a day, seven days a week. You can also go to the Medicare website at www.medicare.gov.
YOU DO NOT HAVE TO MAKE ANY DECISIONS RIGHT AWAY

Medicare will send you more information about the prescription drug program before you need to choose a plan. You do not have to act before you have had time to get answers to your questions.

If you have Medicare now, or if you plan to sign up for Medicare before January 1, 2006, you will have until May 15, 2006 to decide about a Medicare drug plan.

Remember, if you have Medicare now AND get your medicines through Medicaid, you will also be asked to sign up for one of the new Medicare drug plans. If you don’t choose a plan this fall, you will be signed up for the new Medicare drug coverage automatically and a plan will be chosen for you.

If you become eligible for Medicare after January 1, 2006, you will be asked to decide if you want to sign up for a Medicare drug plan at that time.

If you decide to keep the plan you have, it is VERY IMPORTANT that you make sure your drug plan covers as much or more than a Medicare drug plan. If it does not, and then later you want to sign up for a Medicare drug plan, you may have to pay higher premiums. In October 2005 you can call Medicare (1-800-633-4227) to see if the plan you have now is as good as a Medicare drug plan. You will also get a notice from your employer or union that tells you if your plan covers as much or more than a Medicare drug plan.

If you have Medicare, but now get your medicines through Medicaid, you will also be asked to sign up for one of the new Medicare drug plans. If you don’t choose a plan this fall, you will be signed up for the new Medicare drug coverage automatically and a plan will be chosen for you. To learn more, call your local Medicaid office or call Medicare (1-800-633-4227).

YOU WILL HAVE A CHOICE OF PLANS

Medicare is working to give you a choice of at least two plans. These will be offered by private companies approved by Medicare.

Some plans may offer drug coverage along with benefits for hospitals, doctors, and other health services — all in one package. These are called Medicare Advantage Plans (like HMOs).

There will also be plans that offer just a drug benefit. These drug-only plans can be used along with the Original Medicare Plan.

YOU MAY HAVE TO PAY A MONTHLY PREMIUM FOR THIS PROGRAM

The exact cost will depend upon which plan you choose. Medicare has said that the average premium for 2006 will be about $35 per month per person, but the exact amount has not yet been set. People with low income will not pay this cost.
**People with low income are protected by extra benefits**

Some people with low income will get extra help. If you qualify, you will pay no (or reduced) premiums and deductibles. You will pay only very small co-payments. You also will have no gaps or breaks in coverage.*

**You can get help to pay for your medicine now**

The prescription drug coverage does not start until next year, but you can get help from Medicare now. Medicare Drug Discount Cards are now being offered to persons on Medicare regardless of their income. These cards can be used to buy prescription drugs at much lower prices. Low income seniors can get up to a $600 credit from Medicare on their card. The discount card program will continue through 2005. (If you get your medicines through Medicaid, you do not need this card).

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*In 2006, no deductibles or premiums will be required for most people on Medicare who have yearly incomes below $12,920 ($17,321 for couples). Co-payments will be just a few dollars. Reduced deductibles, premiums and co-payments will apply to people on Medicare with yearly incomes below $14,355 ($19,245 for couples). To qualify for these additional benefits you must have limited assets.