



# CONGRESSWOMAN LUCILLE ROYBAL-ALLARD



## SPECIAL REPORT ON MEDICARE'S NEW DRUG PLAN

November 2005

Dear Friend:

Starting January 1, 2006, Medicare will offer prescription drug coverage through new private drug plans and through Medicare managed care plans (now called "Medicare Advantage" plans).

While I have serious concerns about the implementation, complexity and coverage limitations of the new program, I know it is important for you to be armed with the information necessary to make the best decision about whether to join and which plan best meets your needs.

I encourage you to carefully research the available options BEFORE making a choice. Most people have until May 15<sup>th</sup>, 2006 to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options.

I have gathered some basic information to assist you with the selection process. I hope you find it useful.

Sincerely,

Lucille Roybal-Allard  
Member of Congress



**TAKE YOUR  
TIME**



**CHECK YOUR  
FACTS**



**KNOW YOUR  
OPTIONS**



# IMPORTANT CONSIDERATIONS: THE NEW DRUG BENEFIT

Whether to enroll in a Medicare prescription drug plan depends upon what kind of coverage, if any, you have today.

### If you have prescription drug coverage through a retiree plan:

Check with your former employer about your options before doing anything. If you are happy with your employer coverage, and it is continuing, you should not need to do anything.

**CAUTION:** If you drop your employer or union health coverage, you may not be able to rejoin it later.

### If you are on Medi-Cal and Medicare:

Your Medi-Cal drug coverage will end on December 31, 2005 and your new Medicare-based coverage will begin on January 1, 2006. Once information is available on options in our area, you should choose the plan that best suits your needs.

**CAUTION:** To receive free premiums, you will need to pick a plan with average or below average premiums. If you fail to choose a plan, you will be automatically assigned to a plan. You will be able to change plans if need be.

### If you are enrolled in a Medicare Managed Care plan (such as Kaiser, etc.):

Your plan will send you information about your options. If you want to stay with your current plan and it offers a prescription drug plan, you may enroll.

If you do not want to remain in that plan, you may either enroll in a different Medicare Managed Care plan or return to traditional Medicare and select a private drug plan.

### If you currently do not have prescription drug coverage:

Evaluate your needs and investigate your options, but remember monthly premiums will be higher if you do not enroll by May 15, 2006. You will also want to determine if you are eligible for limited income assistance.



## EXTRA ASSISTANCE FOR PEOPLE WITH LIMITED INCOMES

Help with paying for Medicare drug plans is available for people with limited incomes. You may qualify for this assistance if:

Your 2005 income is less than \$14,356 for an individual / \$19,245 for couples and you have limited assets.

If you think you may be in this category, you should call the Social Security Administration at 1-800-772-1213 or visit them online at [www.socialsecurity.gov](http://www.socialsecurity.gov) for more information.



### Organizations that can help:

- The Center for Health Care Rights in Los Angeles: 1-800-824-0780
- Medicare: 1-800-MEDICARE (633-4227)
- Social Security Administration: 1-800-772-1213

### Have the following personal information at hand when you call:

- Medicare identification number (on your Medicare card)
- Drugs you currently take, the dosage and what you pay for them
- Your refill schedule and preferred method of receiving prescriptions (at the pharmacy or via mail-order)
- Your annual income, and a basic accounting of your personal assets in case you qualify for low-income assistance

### Informational Web Sites:

- Medicare: [www.medicare.gov](http://www.medicare.gov)
- Social Security: [www.ssa.gov/prescriptionhelp](http://www.ssa.gov/prescriptionhelp)
- HICAP: [www.calmedicare.org](http://www.calmedicare.org)



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## CONSTITUENT OFFICE HOURS

In addition to regular business hours at the Los Angeles office, the congresswoman's caseworkers are available to provide individual assistance to you and your family at the following locations:

### 1ST THURSDAY OF EACH MONTH

**East Los Angeles**

8:30 a.m. – 12 noon  
Salazar Park Senior Center  
3864 E. Whittier Boulevard

**Bell Gardens**

1:30 p.m. – 5:30 p.m.  
Bell Gardens City Hall  
7100 S. Garfield Avenue

### 3RD THURSDAY OF EACH MONTH

**Huntington Park**

8:30 a.m. – 12 noon  
Huntington Park City Hall  
6550 Miles Avenue

**Commerce**

1:30 p.m. – 5:30 p.m.  
Commerce City Hall  
2535 Commerce Way

### 2ND TUESDAY OF EACH MONTH

**Downey**

8:30 a.m. – 12 noon  
Barbara Riley Community Center  
7810 Quill Drive

**Maywood**

1:30 p.m. – 5:30 p.m.  
Maywood City Hall  
4319 E. Slauson Avenue

### 4TH TUESDAY OF EACH MONTH

**Boyle Heights**

8:30 a.m. – 12 noon  
Lucille Beserra Roybal Center  
2130 E. First St., Suite 300

**Cudahy**

1:30 p.m. – 5:30 p.m.  
Cudahy City Hall  
5220 Santa Ana Street

### 2ND WEDNESDAY OF EACH MONTH

**Bell**

8:30 a.m. – 12 noon  
Bell Community Center  
6250 Pine Avenue

**Bellflower**

1:30 p.m. – 5:30 p.m.  
Bellflower City Hall  
16600 Civic Center Drive

## IMPORTANT DATES TO REMEMBER

**October 1, 2005**

Information on drug plans is made available

**November 15, 2005**

The enrollment period for Medicare Drug Benefit (Part D) begins

**December 31, 2005**

The last day to enroll to have coverage that begins on January 1, 2006

**January 1, 2006**

Coverage begins for beneficiaries who enrolled by December 31, 2005

**May 15, 2006**

Last day to enroll in a Medicare drug plan without incurring a 1% per month premium surcharge and last day to enroll to receive any benefits in 2006

**November 15, 2006**

The open enrollment period for Medicare Drug Benefit (Part D) begins for 2007. This is also the first opportunity for those who enrolled in a Medicare drug plan for 2006 to switch plans if they wish.

**Para información en español,  
llame a mi oficina al (213) 628-9230**