

## Medicare's New Prescription Drug Coverage

# Medicare Part D



Some Information To Help You Plan For The Changes Coming Your Way.

Help is available to see how the new Plan may affect your current *Working Healthy* Benefits.

### What happened?

In 2003, Congress approved a new prescription drug benefit for Medicare, to start in 2006.

### What are the changes?

- ✓ Medicare Part D will take the place of current Medicaid prescription drug coverage for people who have both Medicare and Medicaid.

### When does all this happen?

- ✓ May and June, 2005; letters are sent explaining the coming changes.
- ✓ October, 2005; letters are sent explaining prescription drug plan assignments.
- ✓ November, 2005; all Medicare beneficiaries can start to choose a plan from at least 2 plan options.
- ✓ January 1, 2006; Medicare Part D begins

### I have Medicare and Medicaid, how will this affect me?

- ✓ You are eligible for subsidy (help) to pay the monthly Part D premium.
- ✓ You will be automatically enrolled in Part D.
- ✓ You may have to pay a co-pay for prescriptions.
- ✓ You will have to choose a "Plan".

### What if I don't do anything?

Many people will be randomly assigned to one of the new Medicare Prescription Drug Plans. You might be assigned to a Plan that doesn't cover the medicines you take.

### What is a drug "plan"?

Each Medicare Prescription Drug Plan has a list of drugs it covers – called a "Formulary". If you end up in a Plan that doesn't cover a drug you take, you'll need to work with your doctor to appeal to the plan for coverage, find a substitute, or change Plans.

### What can I do to prepare?

- ✓ Get accurate Medicare information.
- ✓ Visit a Benefits Specialist or counselor for individual information about how Part D will impact your current benefits.
- ✓ Talk to your doctor about the drugs you take and whether there are substitutes that would also work.

### Where can I get help?

- ✓ Working Healthy Benefits Specialists are available in regional areas across Kansas. Contact your regional office at 888-369-4777 to speak with a Benefits Specialist.
- ✓ Senior Health insurance Counseling for Kansas (SCHCK) 800-860-5260
- ✓ Kansas Insurance Department 800-432-2484

Fill out the worksheet and take it with you to any meetings. Have your information organized and available so you can learn how the new drug benefit may work for you.