

Sample **DRAFT** Letter to *Medicaid for the Employed Disabled* Participants

Date

Dear Medicaid for the Employed Disabled participant,

Since you have Medicare, by now you should have received a notice in the mail titled "Important Information from Medicare about Paying for Prescription Drugs." You got this notice because you are a participant in Connecticut's Medicaid buy-in program for working adults with disabilities called *Medicaid for the Employed Disabled* **and** you are also enrolled in Medicare. Starting January 1, 2006, Medicare will begin paying pay for most of your drugs instead of the *Medicaid for the Employed Disabled* program.

Medicare prescription drug plans provide insurance coverage for prescription drugs. These plans will be offered by insurance companies and other private companies. Plans will cover both generic and brand name prescription drugs.

In the fall, you will receive information on the drug plans that are available in your area and you will be able to select which plan you would like to be your provider. In addition, you will be automatically eligible for extra help paying for your Medicare prescription drugs. Under the Medicare plan you will have to pay a co-payment of between \$1 and \$5 for each prescription, but most of your other costs will be covered. This extra help is called the limited income subsidy and you are automatically signed-up to receive this assistance. **This assistance is available to you even though you may have income that is higher than the advertised limits that you will see on other materials.** You do not have to apply.

If you did not receive the notice from Medicare that is referenced above, and you receive both Medicare (you must actually be enrolled in Medicare and not be waiting to receive Medicare benefits) and you are a worker with a disability that participates in the *Medicaid for the Employed Disabled* program, you should call the Medicaid agency at (860) 424-5250 to let them know that you should have received this information because you are an individual who receives both Medicare and Medicaid through the *Medicaid for the Employed Disabled* program.

Questions that you might have include:

- *Will the new Medicare Prescription Drug plans cover my prescription drugs?*

The new Medicare Prescription Drug plans will cover many prescription drugs. You should make a list of all the medications that you take before you begin to look at the lists of drugs that are covered by each plan. You may also want to talk to your doctor because some plans will cover drugs that may be very similar to the ones that you are taking. If you need a specific drug that is not covered, you may apply for an exception from Medicare to get coverage for that drug.

- ***I heard that Medicare would not be covering some of the drugs that are covered by Connecticut's Medicaid plan. Will I still have coverage for those drugs?***

The Medicare program will not pay for certain "excluded drugs" including barbiturates, benzodiazepines, drugs for weight gain or loss, and over-the-counter medications. As a participant in the *Medicaid for the Employed Disabled* program however, you will continue to be covered for these medications by Medicaid to the extent that you are currently covered. Medicaid payments for Medicare "excluded drugs" will not be subject to the \$1-\$5 Medicare D prescription co-pay amount.

- ***What will happen if I don't choose a prescription drug plan this fall? Can I keep the coverage that I have now if I don't choose a new plan?***

Each person who is covered today by both Medicare and Medicaid will be switched to the new Medicare prescription drug coverage. If you are enrolled in *Medicaid for the Employed Disabled* you have full Medicaid coverage. If you do not pick a plan this fall, you will be automatically enrolled in a plan and your new coverage will begin on January 1, 2006. You will not be able to keep your old Medicaid prescription coverage. It will end on December 31, 2005. If you do not like the plan that you are automatically enrolled in you may switch to another plan.

- ***What happens next?***

In October 2005, Medicare will send you a handbook entitled "Medicare and You 2006". This booklet will tell you more about how Part D works and it will give you the names of Part D plans in your area. It will also tell you how to select and enroll in a Part D plan.

Starting November 15, 2005 you will be able to enroll in the plan of your choice. Your new coverage will begin on January 1, 2006.

- ***Who can I call with specific questions?***

States have received funding from the federal government to set up State Health Insurance Programs or SHIPS. These programs are there to assist individuals who need more information. In Connecticut the SHIP is called the CHOICES Program. You can contact a person at CHOICES by calling 1-800-944-9422. You may also call Medicare at 1-800-MEDICARE (1-800-633-4227). You should let individuals know that you are both a Medicare recipient and a person who receives the full Medicaid benefits package through your state's Medicaid buy-in program (*Medicaid for the Employed Disabled*). They need to know this to know that you will automatically receive assistance with your premiums and deductibles for the new coverage.

Important points to remember:

- If you participate in the *Medicaid for the Employed Disabled program* and you have Medicare coverage, you will receive new drug coverage under Medicare beginning January 1, 2006. Your current Medicaid drug coverage will end December 31, 2005.
- You may pick a drug plan in the fall or you will be automatically enrolled in a drug plan. In either event, the new drug plan will begin providing your prescription drugs beginning on January 1, 2006. If you do not like your drug plan, you may switch to another drug plan at any time.
- You are automatically going to receive extra help paying for the new drug plan's deductibles and premiums. You do not need to sign up for this assistance even though you may have income that is above the advertised limits.
- The *Medicaid for the Employed Disabled program* is not changing in any other way. If you previously received personal care, physician services, or adaptive equipment you will continue to receive those and other services from that program.
- CHOICES counselors (1-800-944-9422) are trained and certified to help you with your Medicare concerns and questions. CHOICES counselors can also help you to compare plans and enroll in the one that best meets your needs.

Additional Information

We have also enclosed the CHOICES informational guide *Information for Seniors and People with Disabilities "Medicaid and Medicaid Spenddown"*. The first four pages of the guide give additional information about the Medicare Prescription Drug Coverage for a person with full Medicaid coverage as received through *Medicaid for the Employed Disabled*. Pages 5 through 9 explain how Medicare Prescription Drug Coverage will work for someone in a Medicaid spenddown. Although you do not have a Medicaid spenddown as a recipient of *Medicaid for the Employed Disabled*, you may have an unemployed disabled spouse or know another elderly or disabled person who is currently in spenddown status.

Informational Sessions

The Bureau of Rehabilitation Services, Connect to Work Center will be conducting informational sessions in the fall which will address your concerns and questions about the Medicare Prescription Drug program. The sessions will be for *Medicaid for the Employed Disabled program* participants only and will focus on issues important to you as a working person with a disability. Enclosed is a brief questionnaire that will help us plan for these sessions. Information about times and dates for sessions in your area will be sent to you in late October.

Please direct any questions about this letter to:

Department of Social Services
Bureau of Rehabilitation Services
Connect to Work Center
25 Sigourney Street
Hartford, CT 06106
1-800-773-4636