

With the new drug benefits (as with practically everything else) one size does not fit all. **In order to get the word out to everybody, it's helpful to think of beneficiaries in terms of five main groups.**

- **The first group is people with retiree coverage, and that's about 10 million folks.** Medicare can help this group pay for drug coverage from their former employer or union if the retiree coverage meets Medicare's standards. This fall, retiree benefit plans will let beneficiaries know what decisions they need to make for 2006. The vast majority of these plans are taking the retiree subsidy and providing continuous, comprehensive coverage.
- **The second group is people with Medicare Advantage, and there are about 5 million of them.** This group will get ever more coverage through their MA health plan, with additional benefits to lower their costs. They'll be getting more information this fall from their health plan about their coverage options.
- **The third group, and that's about 6 million, is people with Medicare who have Medicaid drug coverage.** This group will automatically receive comprehensive drug coverage from Medicare. This group will get help signing up for a Medicare drug plan in the fall. However, if they fail to choose a plan, Medicare will automatically enroll them in a plan on January 1st, 2006, so they won't miss a day of coverage. CMS is working extensively with states to continue access to the medications that beneficiaries depend on.

- **The fourth group is other beneficiaries with limited incomes, and that's another 8 million people.** These people should sign up as soon as possible for the extra help Medicare offers that will pay for 85-100% of their drug costs, depending on income and financial resources. This group will also get help signing up for a drug plan in the fall. However, if they don't sign up on their own, Medicare will enroll them in a plan next year to make sure they get comprehensive coverage. For this group in particular, we're working with over 100 community and grassroots organizations through the Access to Benefits Coalition to reach out and increase awareness. Perhaps these beneficiaries aren't certain as to whether they qualify for the extra help. We say to them, "When in Doubt, Fill it Out." It's a simple application – and anyone can call 1-800-SSA-1213 to get additional information.
- **The fifth group of about 12 million is other people with Medicare.** This group includes people with higher incomes and assets who also will need to make a decision about Medicare drug coverage, and can save money if they enroll on time – by May 15, 2006. This group will be getting specific information this fall about how the drug benefit can help them save money on their drug costs and give them peace of mind with coverage that never runs out. They really need to take advantage of the personalized help to make decisions, and they need to know where to get more specific information.