

# Seniors Should Be Cautious When Buying Medicare Drug Discount Cards



By Greg Abbott  
Attorney General of Texas

All Seniors should be extremely cautious about where they obtain information about the new Medicare discount card.

Scam artists are already trying to rob seniors by promoting bogus cards.

Never give out personal information such as your Social Security number, bank account or credit card number, PIN or passwords to some-one who has called you. As soon as the caller asks for this kind of information, HANG UP.

The Medicare-approved drug discount card is a voluntary program. It is your choice to enroll. You should not pay more than \$30.00 per card.

The new Medicare Law created a prescription drug discount card that will be available to seniors and disabled Medicare recipients for purchase on May 3, 2004. The cards will be activated on June 1, 2004. The cards will be offered by Medicare-approved private businesses and organizations, and are expected to provide savings of 10-25% off retail drug prices.

A Medicare beneficiary may purchase only one drug discount card. And certain low-income participants will be eligible for free cards. Medicare will only approve cards that meet certain criteria, such as access to local pharmacies and price comparisons for regular-priced and discounted drugs.

Each card will have unique benefits that may or may not be right for you. You will have to decide which card is most appropriate for your needs. Detailed information on the prescription cards may be obtained by contacting Medicare.

You should be sure to do thorough research before purchasing a Medicare-approved card. Verify the card covers the prescriptions you take regularly. Will the drugs covered by this card change? Calculate how much money you will actually save by comparing regular and discounted prices. Ask your pharmacy if it accepts the card.

Other prescription drug discount cards not approved by or associated with Medicare are currently available. These discount cards may or may not meet the same requirements that Medicare-approved cards meet.

We caution you that the non-Medicare approved cards are currently unregulated. Purchase a

non-Medicare discount card only from a reputable business or organization that you are familiar with.

Unfortunately, the new Medicare program has already begun to attract unscrupulous individuals who hope to defraud Seniors who are struggling with the high cost of prescription drugs.

When considering the purchase of either Medicare or non-Medicare discount drug cards, a couple of basic precautions can help protect you from scams. If someone calls you to sell you a card, do not be pressured into a quick decision. "Today only!" sales tactics are a hallmark of telemarketing scams.

Take down the company's information and check them out. If they are selling a Medicare card, be sure to verify that they are on the Medicare list. Be extra cautious of non-regulated, non-Medicare cards.

If you feel you have been deceived or defrauded by a company offering prescription discount cards, do not hesitate to contact the Office of the Attorney General.

## POINTS TO REMEMBER

### MEDICARE DISCOUNT CARDS

For a list of Medicare-approved businesses and organizations offering discount cards:  
[www.medicare.gov](http://www.medicare.gov)  
(800) 633-4227

BEFORE purchasing a Medicare drug discount card, check that the company is **MEDICARE-APPROVED.**

Don't take their word for it.

If ANYONE calls you and wants your personal financial information for ANY REASON, **JUST HANG UP!**

Legal Hotline for Older Texans  
Free legal advice to low-income Texans age 60 or older:  
(800) 622-2520

Area Agency on Aging  
Programs and Services:  
(800) 252-9240



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Information on this and other topics is available on the Attorney General's Web site at [www.oag.state.tx.us](http://www.oag.state.tx.us).