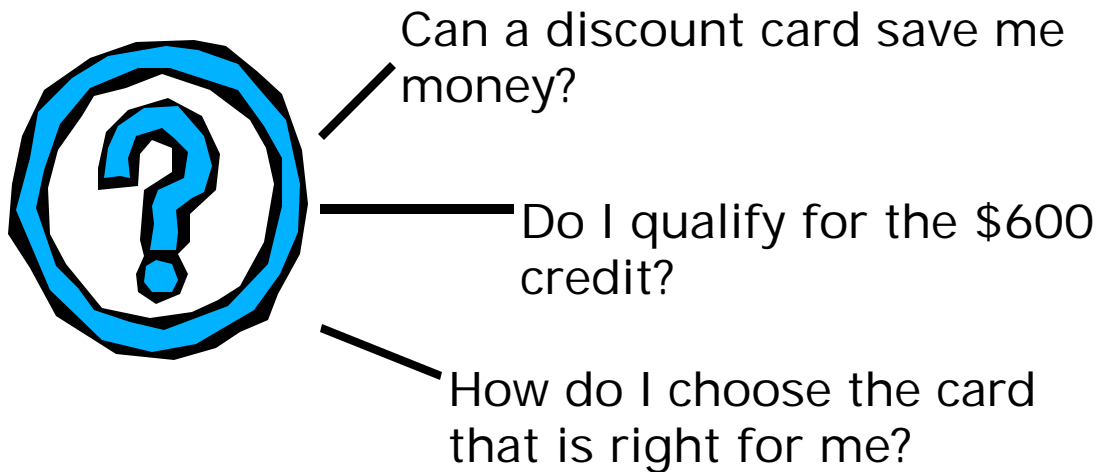


Consumers Guide to the Medicare Drug Discount Card Program

For Southwestern Pennsylvanians with Disabilities



Find the answers to these questions and more inside this manual.

Written by the Pennsylvania Health Law Project
December 2004

*This manual was made possible through a grant from the FISA Foundation

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This manual was created by the Pennsylvania Health Law Project (PHLP). Special credit goes to Erin Guay, Paralegal, and M. Francesca Chervenak, Esq. PHLP is a statewide, nonprofit, public interest law firm that provides advocacy and assistance at no cost to low-income individuals and families, elderly persons, and persons with disabilities who are having problems accessing health care. For help, please call our toll free Helpline at 1-3258 or 1-800-274-866-236-

Medicare Eligibility

In order to get Medicare coverage, you must fit into one of the following groups:

- ? Persons 65 and older
- ? Persons on Social Security Disability Insurance (SSDI)-- after going through a waiting period (see below)
- ? Persons under 65 with End Stage Renal Disease (ESRD) (permanent kidney failure treated with dialysis or transplant)

Medicare and Social Security Disability Insurance



From the date you are found eligible for Social Security Disability Insurance (SSDI) benefits, you must wait five months before your monthly income benefits begin and an additional 24 months for your Medicare coverage to start.

NOTE: If you have Amyotrophic Lateral Sclerosis (ALS) also known as "Lou Gehrig's Disease", your Medicare coverage will begin the first month you receive your SSDI monthly benefits.

If you are disabled but you have not earned enough work credits to qualify for SSDI benefits, you may qualify for Supplemental Security Income (SSI) benefits. If you receive SSI and are younger than 65, you will get full medical coverage through the Medicaid program. If you are eligible, you may also get Medicare.

If you get full Medicaid coverage, this manual will not apply to you. Persons who have prescription drug coverage through Medicaid are not eligible for the Medicare Drug Discount Card Program.

Medicare Coverage

There are two parts to Medicare.

	What It Covers	Monthly Premium
Medicare Part A (also called Hospital Insurance)	<ul style="list-style-type: none"> ? Hospitalization ? Short-term skilled nursing facility care ? Home health care (if you don't have Part B) ? Some hospice care 	Most people do not pay a monthly premium for Part A.
Medicare Part B (also called Medical Insurance)	<ul style="list-style-type: none"> ? Doctor's visits ? Outpatient therapies like physical therapies and occupational therapies ? Durable medical equipment ? Ambulance transports ? Diagnostic tests ? Home health care 	<p>You have to buy this part of Medicare.</p> <p>The premium in 2004 is \$66.60 per month. In 2005, this will increase to \$78.20.</p>

You have to pay deductibles and co-pays for both Medicare Part A and Part B coverage. If you have low-income and few resources, you may qualify for assistance to help pay your Medicare costs. See page 12 for more information.

Medicare typically does not cover:

- ? Prescription Drugs
- ? Routine office and wellness visits
- ? Eye exams, hearing aids, or dental care
- ? Long-term care
- ? Transportation

If you enroll in a Medicare Managed Care Plan (also called Medicare Advantage), you may get some of these benefits.

How This Manual Can Help Me

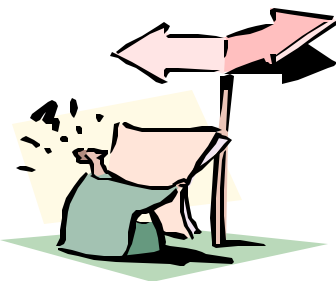
This manual is specifically geared toward persons with a disability who are on Medicare and who are younger than 65 years of age. This group of consumers is not eligible for assistance in paying for prescription drugs through Pennsylvania's PACE program.

If you are a person with a disability on Medicare, you likely have complex medical needs. You may have to take a number of prescription drugs to treat your medical conditions.

You may be struggling to pay for your prescription drugs, or you may be looking for ways to save money on your prescription drugs, especially if Medicare is the only healthcare coverage you have. This manual can help you.

Medicare has created a new program to help you pay for your prescription drugs. It is called the Medicare Drug Discount Card Program. This program may help you save money on your prescription drugs in 2004 and 2005.

This manual will help you figure out if you qualify for a \$600/yr credit to use with your Medicare Drug Discount Card. This manual will also help you decide whether you would benefit from enrolling into this program.



Remember: If you are on Medicare and you get full Medical Assistance, you are not eligible for the Medicare Drug Discount Card Program.

Can a Medicare Drug Discount Card Save Me Money on My Prescriptions?

Medicare-approved Drug Discount Card Program Basics:

- ? This is a voluntary program lasting from June 1, 2004 until December 30, 2005.
- ? Consumers who qualify for the \$600/yr credit and who apply before the end of 2004 will get as much as \$1200 in help toward their prescription drug costs.
- ? There are currently 50 discount cards available in PA to choose from—although consumers who are enrolled in certain Medicare managed care plans may have a limited choice of cards.
- ? Each discount card provides discounts between 10-25% on certain drugs.
- ? The drugs covered by a discount card, and the amount of the discount offered, differ from card to card and can change at any time.
- ? The discount cards may have an enrollment fee of up to \$30/year. Consumers who qualify for the \$600/yr credit do not pay an enrollment fee.
- ? Consumers can only choose one Medicare-approved drug discount card at a time and are locked-in to that choice (they can change cards once in 2004).

Medicare-Approved Drug Discount Card

Mr. Joe Smith
123456789A



Do I Qualify For a \$600/Year Credit to Help Pay for My Prescription Drugs?

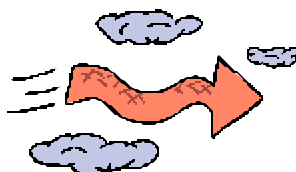
You must meet **ALL** of the following to get the \$600/yr credit:

- 1) Be enrolled in Medicare Part A and/or Part B;
- 2) Have gross annual income below \$12,569 for an individual or \$16,862 for a married couple in 2004 (These income limits will change in February 2005);

NOTE: If you are enrolled in any of the Medicare Buy-In programs (where MA pays the Medicare Part B premiums, coinsurance, and/or deductibles), you are automatically considered to meet these income guidelines.

3) Not have outpatient drug coverage through any of the following sources:

- ? TRICARE for Life (military health insurance)
- ? FEHBP (health insurance for Federal employees or retirees)
- ? Other group-sponsored health insurance
- ? Medical Assistance.



How Does the Credit Work?

In order to access the credit, you must be enrolled in a Medicare-approved drug discount card. The credit goes on your card and works like a debit



If you qualify for the \$600/year credit, you still must pay a 5% or a 10% co-pay depending on your income**. The remaining balance of the discounted price of the drug will be taken out of your credit.

Co-Pay Amount	Individual Income	Married Couple Income
5%	Less than \$776 per month	Less than \$1041 per month
10%	\$776-\$1048 per month	\$1041-\$1406 per month

**If you choose a card that coordinates with coverage you already have, your 5% or 10% co-pay may be waived. Be sure to check with the card sponsor to find out exactly how the credit will work.

Example of how the credit works for an individual consumer with income of \$1000/month (10% co-pay)

Retail Cost of drug	\$100
Discounted price of drug (with Medicare-approved drug discount card)	\$80
Co-pay consumer pays out-of-pocket (10% of 80)	\$8
Credit Used (\$80 minus \$8)	\$72
Credit Balance (\$600 minus \$72)	\$528

If you qualify for the \$600/yr credit and a drug card sponsor receives your application for the credit by December 31, 2004, you will receive \$600 for 2004 and another \$600 for 2005 for a total of \$1200 to help with your drug costs.

Other information about the credit:



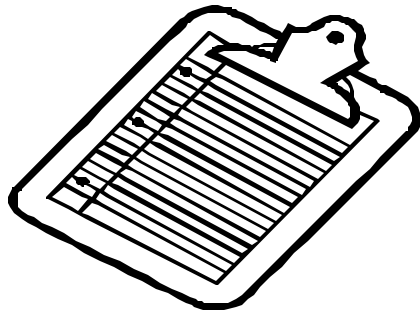
- ? You can use credit to buy medications that are not on your drug card sponsor’s “formulary” (list of covered drugs).
- ? Any credit that is left at the end of 2004 will be carried over into 2005.
- ? Once all of your credit is spent, you pay the total discounted price of the drug.
- ? If you wait until 2005 to apply for the credit, you may not receive the full \$600 credit for that year. Starting in 2005, the amount of credit you can receive will depend on when you apply.

Date of application	Amount of credit you can receive
January 1, 2005 - March 31, 2005	\$600
April 1, 2005 - June 30, 2005	\$450
July 1, 2005 - September 30, 2005	\$300
October 1, 2005 - November 30, 2005	\$150

How Do I Apply for a Medicare Drug

Once you select a card, you must complete an enrollment form and send it to the sponsor of the card you choose. Some companies allow you to mail or fax the completed enrollment form, provide the information over the telephone, or complete the enrollment form using the internet. Check with the sponsor of the card you are choosing to find out your options for applying.

There are two types of enrollment forms. One enrollment form is used to apply only for a Medicare-approved drug discount card. The second enrollment form is used to apply for both the card and the \$600/yr credit.



Each sponsor has their own enrollment forms, but there are also standard enrollment forms that you can use to apply for any of the cards. You can obtain the enrollment form you need by calling the card's sponsor or the PA Health Law Project. You can also download an enrollment form from the www.medicare.gov website.

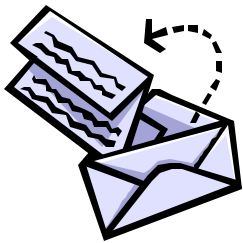
See pages 27 through 30 for a list of cards available in PA!

You will be notified by the sponsor that you have been accepted into the card and whether or not you qualify for the credit. When the drug card sponsor sends your card, you will also receive:

- ? A member handbook;
- ? A discount drug list;
- ? A pharmacy provider directory; and
- ? Information about complaint procedures.

What If I am Denied the \$600 credit?

If you receive a letter from the drug card sponsor notifying you that you do not qualify for the credit, you can appeal this decision by contacting MAXIMUS Center for Health Dispute Resolution. You can submit an appeal to MAXIMUS by phone, fax, or mail. MAXIMUS will make a decision about your eligibility for the credit within 30 days.



MAXIMUS contact information:

"The Medicare Drug Card Reconsideration Contractor"

Bowling Green Station

PO Box 5042

New York, NY 10274-5042

Telephone: 1-800-567-0757

Fax: 917-228-8600

Call the PA Health Law Project if you need help with your appeal!

Helpline-1-800-274-3258

TTY-1-866-236-6310

What If I Am Enrolled in a Medicare Savings Program?

Enrollment in the Medicare Savings Program (MSP) in Pennsylvania means you receive help from the State's MA program to pay your Medicare Part B premium. This program is also referred to as "Medicare Buy-In."

People in the MSP get help with Medicare costs, but do not get services from Medical Assistance.

NOTE: If you have full Medicaid and get prescription drug coverage along with help with your Medicare cost-sharing, you are not eligible for the Medicare Drug Discount Card Program.



If you are in the MSP (without full MA coverage), and you were not already enrolled into a Medicare drug discount card, you have been automatically enrolled into a drug discount card along with the \$600 credit. You should have received an enrollment kit from the drug card sponsor by the end of October 2004. This is called "facilitated" enrollment. See the next page for more details!

What If I Am Enrolled in a Medicare Savings Program?

You can start using the card November 1, 2004 to get discounts on your prescriptions. In order to use the \$600 credit, you will have to call the sponsor of the card or Medicare to activate it. You will have to answer a few questions to verify your income and any insurance coverage you might have.



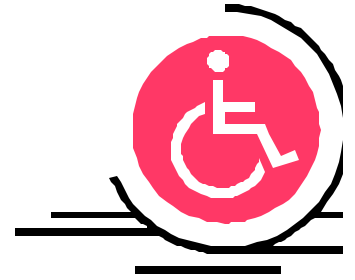
If you do not call to activate the credit, you will not have access to the \$600 credit. You may also be charged an enrollment fee if you do not activate the credit.

If you were enrolled into a card through this “facilitated” enrollment, you are allowed to change cards and choose a different card that better meets your needs. The enrollment kit you received should explain:

- ? how to activate the card,
- ? how to use the card, and
- ? how to refuse the card or choose a different card.

Will I Benefit From a Medicare-approved Drug Discount Card?

The Medicare Drug Discount Card Program will not benefit every Medicare consumer with a disability, but there are some consumers who could get a real benefit from enrolling into one of the cards. If you fit into one of the following groups, you will likely benefit from having a drug discount card and if you qualify, the credit:



- ? Low-income consumers who qualify for the \$600 credit (especially those who have no outpatient drug coverage)
- ? Medicare beneficiaries with prescription drug costs who have no prescription drug coverage
- ? Consumers whose income is too high to qualify for Medicaid and who are too young to qualify for PACE (under 65)

How much you will benefit from enrolling into one of the Medicare-approved drug discount cards depends on a number of factors including:

- ? what kind of drug coverage you might already have;
- ? how many drugs you are currently taking;
- ? how much money you are currently spending on drugs; and
- ? which drug discount card you choose.



The following example shows how a Medicare-approved drug discount card may help you save money on your medications. The example shows the amount of savings you might get if you only qualify for the card and what you could save if you also qualify for the \$600/yr credit.



As you will see, the savings are greater if you can qualify for the credit. However, if Medicare is the only coverage you have and your income is too high to qualify for the credit, the drug discount card alone may help you save a significant amount on your prescription drugs.

The example uses medications that are commonly used to treat ALS (Lou Gehrig's Disease).

Drugs	Retail Price	Drug Discount Card Option A (\$19.95 Enrollment Fee)	Drug Discount Card Option B (\$29.95 enrollment fee)
Celebrex (100 MG 30 caps)	\$70.00	\$52.06	\$49.89
Elavil (25 MG 30 tabs)	\$20.00	\$16.45	\$15.29
Rilutek (50 MG 30 tabs)	\$700.00	\$418.31	\$407.92
Total	\$790.00	\$486.82	\$473.10

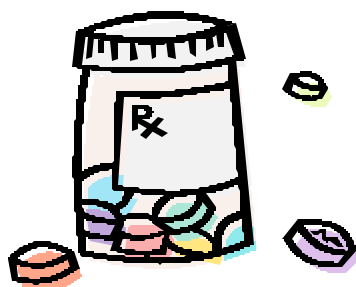
	Cost Without Drug Discount Card	Drug Discount Card Option A	Drug Discount Card Option B
Enrollment Fee	0	\$19.95	\$29.95
Total Monthly Drug Costs	\$790.00	\$486.82	\$473.10
Monthly Savings on Drugs		\$303.18	\$316.90

Scenario 1: You are a consumer with ALS who does not have any outpatient drug coverage and you do not qualify for the \$600/yr credit.

You may benefit from the discounts offered through the drug discount card. As you can see from the table above, without a discount card you are likely paying the full retail price of \$790 each month for your medications. With either card option, you would save approximately \$300 each month on your medications. Depending on which card you choose, you will pay an annual enrollment fee of either \$19.95 or \$29.95.

Scenario 2: You are a consumer with ALS who does not have any outpatient drug coverage and you do qualify for the \$600/yr credit.

You will significantly benefit from enrolling into a drug discount card. If you selected card option A, you would pay the co-pay that consumers who qualify for the credit have to pay. If you had to pay the 10% co-pay, your out-of-pocket costs would only be \$48.68 (10%) until your \$600 credit was spent. Once this happens, you pay the discounted price of your medications (\$486.82).



What If I Am Enrolled in a Medicare Managed Care Plan (also called Medicare Advantage Plan)?

Medicare managed care plans that are offering Medicare-approved drug discount cards can choose to offer an “exclusive” drug discount card that is only available to their members. The following managed care plans in Southwestern PA are offering exclusive cards to their members:

- ? Security Blue (Highmark)
- ? Freedom Blue (Keystone Health Plan West, Inc)
- ? UPMC For Life HMO
- ? UPMC for Life PPO

If you are in one of the plans listed above, then you can only enroll with your plan’s Medicare-approved drug discount card. If you are enrolled in Security Blue or Freedom Blue, then it is likely that you were automatically enrolled into their drug discount card.

If you are not sure whether you were automatically enrolled into your plan’s drug discount card, you can check your card to see if it has this symbol:



You can also call your Medicare managed care plan.

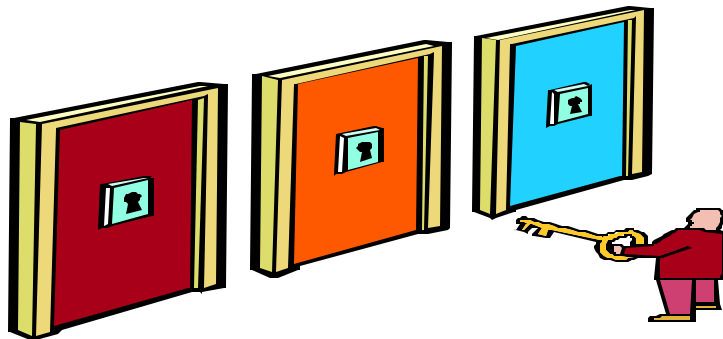
What If I Am Enrolled in a Medicare Managed Care Plan (also called Medicare Advantage Plan)?

If you were automatically enrolled into your plan's card, you were only enrolled into the card and not the credit.

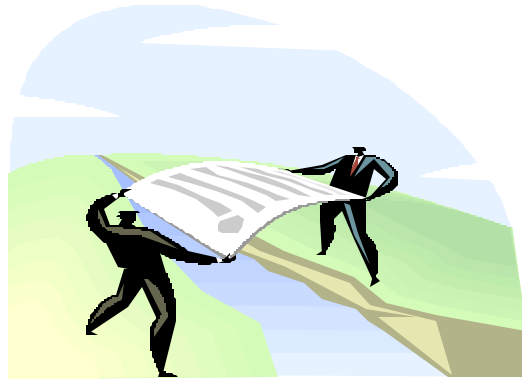
If you qualify for the credit and have not already applied for it, you should contact your plan for the application to get the credit. Check with your plan to find out how the credit will work with your card and your current coverage.

If you previously declined the automatic enrollment and would now like to join your plan's drug discount card, you should contact your plan to get an application.

If you are not in one of the managed care plans listed above, you can choose to enroll in your plan's card or you can choose from any of the 43 general cards available.



What If I Have A Medicare Supplemental Insurance Policy (also called “Medigap”)?



You may have a Medigap policy to help fill in some of the gaps of Original Medicare. If you do have a Medigap policy, you can enroll in a Medicare-approved drug discount card and apply for the \$600/yr credit. How much you will benefit from a drug discount cards depends on whether your Medigap policy has drug coverage and whether you qualify for the \$600/yr credit.

Medigap Policies Without Drug Coverage (Plans A-G)

If you have a Medigap plan that does not include drug coverage, you can enroll in a Medicare-approved drug discount card.

- ? If you do not qualify for the \$600/yr credit, then you can use the discount card simply to get the discounted prices on your drugs.
- ? If you do qualify for the \$600 credit, then you will pay the 5% or 10% co-pay and use the credit toward the remaining cost of the drugs until your credit is spent.

What If I Have A Medicare Supplemental Insurance Policy (also called “Medigap”)?

Medigap Policies With Drug Coverage (Plans H, I, & J)

Medigap plans H, I, and J have a \$250 calendar year deductible and then cover 50% of outpatient drug charges up to the plan’s maximum benefit.

If you have a Medigap policy with drug coverage and you do qualify for the credit, then you may significantly benefit from a drug discount card.

If you have not met your \$250 deductible, the 5% or 10% co-pay that you must pay when you use the credit will count toward meeting your deductible. However, the amount of the \$600 credit used cannot be counted toward meeting your deductible.

Once you meet your deductible, your Medigap policy will pay 50% of your 5% or 10% credit until the credit is spent.

If you do not qualify for the credit, then you may not significantly benefit from a Medicare drug discount card.

The Medicare drug discount card may not get you a better discount than the discounted price you are currently getting through your Medigap policy. You cannot combine your discount drug card with your Medigap policy card to maximize the discount you receive on your medications.



What If I Have A Medicare Supplemental Insurance Policy (also called “Medigap”)?

The following examples show the savings you could get from enrolling in a Medicare-approved drug discount card if you have a Medigap Policy that includes drug coverage.



Example 1: Joe’s monthly income is \$1000 from SSDI. He has a Medigap Policy with drug coverage. His drug costs are usually \$120 per month. After Joe meets his deductible, Joe pays \$60 for his drugs and his Medigap policy pays \$60. The following chart shows how much Joe would pay for his drugs if he also had a Medicare drug discount card and the \$600/yr credit. Scenario 1 is what Joe’s costs would be before he meets his deductible and Scenario 2 is what his costs would be after he meets his deductible.

	Scenario 1	Scenario 2
Amount Joe has paid toward Medigap Deductible	\$200	\$250
Cost of Drugs with Drug Discount Card	\$100	\$100
Amount Joe Pays Out of Pocket with drug card (10% co-pay)	\$10	\$5
Amount Paid by Medigap	\$0	\$5
Amount Paid by Credit	\$90	\$90
Amount applied to deductible	\$10	\$0
Total Savings Per Month	\$50 (\$60 minus \$10)	\$55 (\$60 minus \$5)

Example 2: Joe’s monthly income is \$1200 from SSDI. He does not qualify for the \$600 credit. His drug costs are usually \$120 per month. After he meets his deductible, he pays \$60 and his Medigap policy pays \$60. With a Medicare-drug discount card, the discounted price of his medications is \$100. He would pay \$50 per month and his Medigap policy would pay \$50. Joe would save \$10 per month with a Medicare drug discount card.

What If I Have Other Health Care Coverage?

Health Insurance Coverage Through Current or Former Employer

If your employment-related benefits include outpatient drug coverage, then you cannot qualify for the \$600 credit, and you will likely not benefit from enrolling into a Medicare-approved drug discount card.

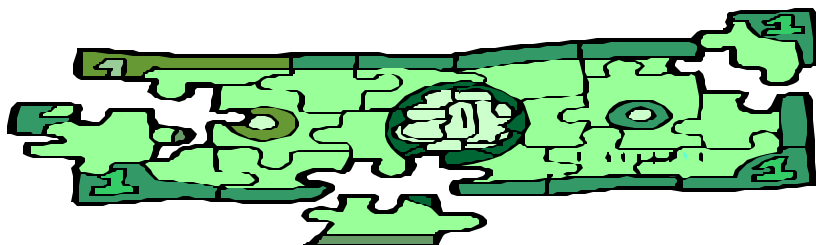
Veterans Administration Benefits

A Medicare-approved drug discount card may not benefit you if you can buy drugs through the VA. The price the VA charges for drugs is usually lower than the discounted price of drugs with the Medicare-approved drug discount cards.

However, a Medicare-drug discount card and the \$600/credit may help you save money if any of your drugs are **not** available through the VA.

What to find out before selecting a card:

- ? If you qualify for the credit, you should contact the sponsor and the VA to see if the VA can cover your 5% or 10% co-pay.
- ? You should also check with the card sponsor to see if you can use your Medicare drug discount card at VA pharmacies.



What If I Have Other Health Care Coverage?

"Private" Discount Cards

You may have a discount card through your pharmacy or through a pharmaceutical manufacturer. If you do not qualify for the \$600 credit, you will have to compare the discount you receive with your private discount card and the discount you would get with a Medicare-drug discount card.

If you get a better discount through a Medicare drug discount card, you may want to enroll. Remember that you can only use one card for each drug purchase.

If you qualify for the credit, you will likely want to enroll in a Medicare-approved drug discount card so that you can use the \$600/yr credit.



How Do I Choose the Card That is Right for

At the time this manual was written, there were 50 Medicare-approved drug discount cards available to PA residents. Each card covers different drugs and offers different discounts.

To choose the card that is right for you, you will need to compare the different cards to find which cards cover the drugs you take, and which cards offer you the best discounted price for those drugs. Because you are locked-in to your card choice for the rest of the year, it is important to shop around for the best card.



To help you make the best decision, here are some things to consider when comparing cards:

- ? Are all the drugs I take on the card's formulary?
- ? What is the discounted price for each of my drugs?
- ? Are there cards that will coordinate with my current prescription drug coverage? If I qualify for the \$600/yr credit, how will that work?
- ? Does my pharmacy accept the drug discount card?
- ? What is the enrollment fee?

Can I Change Cards Once I Select a

You can only be enrolled in one Medicare-approved drug discount card at a time. Once enrolled, you are locked-in to your card choice for the rest of the year .

You are allowed to change cards one time in 2004, starting November 15, 2004 until December 31, 2004. This six week period is called the "annual coordinated election period." If you do change cards during this period, your new card will be effective January 1, 2005.

Remember: If you are in a Medicare managed care plan that is offering an "exclusive" card (that is a card only available to the members of that particular plan), then you cannot pick a different card.

Under special circumstances, consumers can change cards at any time during 2004 and 2005. These circumstances include:

- ? moving out of the service area of your current drug discount card;
- ? entering or leaving a long-term care facility (for example, a nursing home);
- ? enrolling in, or disenrolling from, a Medicare managed care plan (i.e., HMO); or
- ? the sponsor of your Medicare-approved drug discount card drops out of the program and stops offering the card.



Want More Information? Have Questions?

There are resources available to help you compare cards and choose the best card for you. Information about enrollment fees, drug prices, and covered drugs for the different cards is available at:

- ? 1-800-MEDICARE (1-800-633-4227)
- ? www.medicare.gov
- ? PA Health Law Project

Call the PA Health Law Project for more information about how the Medicare-drug discount card program and the \$600/yr credit could help you save money on your prescription drugs!

Also call us to find out other ways you can save money on your health care costs!



Helpline:
1-800-274-3258 (voice)
1-866-236-6310 (TTY)

General Medicare-approved Drug Discount Cards Available In PA

General Drug Card Program Name	General Drug Card Sponsor Name	Annual Enrollment Fee	Customer Service Phone Number	Customer Service TTY Phone Number
AARP Prescription Discount Card	United Healthcare Insurance Company	\$19.95	1-800-592-3069	1-866-507-9626
aClaim RxSavings Club	ACLAIM Inc.	\$30.00	1-888-250-2501	1-888-250-5397
Advantra X-tra Drug Discount Card Program	Caremark Advantage, Inc.	\$10.00	1-866-282-8727	1-888-601-8462
Aetna Rx savings Card (SM)	Aetna Health Management, LLC	\$30.00	1-866-895-1649	1-888-339-7322
American Advantage-Med	Discount Development Services, LLC	\$30.00	1-866-215-3477	1-866-215-3479
American Prescription Plan	Discount Development Services, LLC	\$30.00	1-866-215-3468	1-866-215-3479
AmeriHealth RxSavings	AmeriHealth HMO, Inc.	\$19.95	1-866-216-1682	1-888-601-8462
ArgusRx	Argus Health Systems, Inc.	\$30.00;	1-888-850-8029	1-800-792-7487
BD Advantage Drug Discount Card	Caremark Advantage, Inc.	\$10.00	1-866-932-2679	1-888-601-8462
Community Care Rx	Computer Sciences Corporation	\$30.00	1-877-646-5307	1-877-646-5312
Criterion Advantage	Computer Sciences Corporation	\$30.00	1-877-646-5309	1-877-646-5312
EnvisionRx Plus	Envision Pharmaceutical Services, Inc.	\$30.00	1-866-250-2005	1-866-763-9630
Express Scripts (Option A)	Express Scripts, Inc.	\$19.00		
Express Scripts (Option B)	Express Scripts, Inc.	\$30.00		
First Health Services Medicare Drug Discount Card	First Health Services Corporation	\$30.00	1-800-355-6571	1-800-508-9548
InStil Health Solutions	PGBA, LLC	\$30.00	1-800-503-3112	1-800-503-3118
Liberty Prescription Discount Card	Liberty Healthcare Group, Inc.	\$0.00	1-800-741-8837	1-888-235-6230

General Medicare-approved Drug Discount Cards Available In PA (continued)

General Drug Card Program Name	General Drug Card Sponsor Name	Annual Enrollment Fee	Customer Service Phone Number	Customer Service TTY Phone Number
MedCare USA, Powered by MedImpact	MedImpact Healthcare Systems, Inc.	\$30.00	1-800-810-0552	1-800-855-2880
myPharmaCare	PharmaCare Management Services, Inc.	\$25.00	1-800-601-3002	1-800-365-4155
NationsHealth (Option A)	NationsHealth, LLC	\$30.00		
NationsHealth (Option B)	NationsHealth, LLC	\$0.00		
PBM Plus Senior Care	PBM Plus, Inc.	\$30.00	1-800-676-8399	1-877-850-1285
Pharmacy Care Alliance (Option A)	Pharmacy Care Alliance, Inc.	\$19.00	1-800-722-7015	1-866-735-8556
Pharmacy Care Alliance (Option B)	Pharmacy Care Alliance, Inc.	\$30.00	1-800-722-7015	1-866-735-8556
PrecisionDiscounts (Option A)	Wellpoint Pharmacy Management	\$0.00	1-800-535-7744	1-800-585-0398
PrecisionDiscounts (Option B)	Wellpoint Pharmacy Management	\$30.00	1-800-535-7744	1-800-585-0398
Preferred Prescription Discount Card	Medco Health Solutions, Inc.	\$25.00	1-800-864-1140	1-800-871-7138
Prescription Discount Card	Medco Health Solutions, Inc.	\$25.00	1-800-864-1140	1-800-871-7138
Public Sector Partners Prescription Drug Discount Card	Public Sector Partners, Inc.	\$30.00	1-866-432-8311	1-877-432-8310
Rx for Less delivered through UPMC for Life	UPMC Health Plan	\$10.00	1-800-396-4139	1-800-361-2629
Rx Savings Access Card	McKesson Health Solutions, Arizona	\$24.95	1-888-227-3479	1-800-279-0571
RxSavings	AdvancePCS Health, LP	\$29.95	1-866-601-8461	1-888-601-8462
RxSavings distributed by Mennonite Mutual Aid Association	AdvancePCS Health, LP	\$29.95	1-866-216-5779	1-888-601-8462

General Medicare-approved Drug Discount Cards Available In PA (continued)

General Drug Card Program Name	General Drug Card Sponsor Name	Annual Enrollment Fee	Customer Service Phone Number	Customer Service TTY Phone Number
RxSavings distributed by Reader's Digest	AdvancePCS Health, LP	\$29.95	1-866-216-1683	1-888-601-8462
Sav-Rx Med-Advantage Prescription Discount Card	Sav-Rx Prescription Services	\$20.00	1-800-350-6714	1-800-297-0970
ScripSolutions Choice	Scrip Solutions, LLC	\$14.95	1-877-410-0189	1-877-517-9301
ScripSolutions Freedom	Scrip Solutions, LLC	\$0.00	1-877-410-0189	1-877-517-9301
ScriptSave Plus	Medical Security Card Company	\$30.00	1-866-895-1658	1-888-339-7322
ScriptSave Premier	Medical Security Card Company	\$0.00	1-866-537-7479	1-888-339-7322
SXC Health Solutions, Inc.	SXC Health Solutions, Inc.	\$30.00	1-866-528-5826	1-866-261-0791
The Pharmacy SmartCard	Pharmaceutical Technologies, Inc.	\$30.00	1-800-546-5677	1-866-706-4757
U Share Prescription Drug Discount Card	United Healthcare Insurance Company	\$19.95	1-800-707-3914	1-866-234-4138
Walgreens Health Initiatives Prescription Discount Drug Card	WHP Health Initiatives, Inc.	\$20.00	1-800-533-7606	1-888-411-0767

Source: CMS List of Approved Drug Card Sponsors (posted October 6, 2004)

Exclusive Medicare-approved Drug Discount Card Sponsors in PA

MA Organization Offering Card	Annual Enrollment Fee	Customer Service Phone Number	Customer Service TTY Phone Number
HIGHMARK, INC.	\$0.00	1-800-350-1973	1-800-862-0709
KEYSTONE HEALTH PLAN WEST, INC.	\$0.00	1-800-576-6343	1-800-862-0709
UNIVERSITY OF PITTSBURGH MEDICAL CENTER	\$0.00	1-877-381-3765	1-800-361-2629
UPMC HEALTH BENEFITS, INC.	\$0.00	1-877-381-3765	1-800-361-2629
ELDER HEALTH OF PA, INC.	\$0.00	1-215-606-6381	1-800-964-2561
INDEPENDENCE BLUE CROSS	\$0.00	1-877-393-6733	1-877-219-5457
KEYSTONE HEALTH PLAN EAST, INC.	\$0.00	1-877-393-6733	1-877-219-5457

Source: CMS List of Approved Drug Card Sponsors (posted October 6, 2004)