

SENIOR HEALTH NEWS

The Pennsylvania Health Law Project Help-Line
1-800-274-3258; TTY : 1-866-236-6310

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Final Medicare Prescription Drug Program Regulations Released!

The final regulations for the Medicare Prescription Drug Program are here. We now know how Medicare wants this program to work. Below are some of the details. Many more details on the Medicare Prescription Drug Program will be in our next newsletter. Also, we have numerous public presentations on the Medicare Prescription Drug Program scheduled for March, April, and May. **See page 4** for dates and locations.

Medicare Prescription Drug coverage will begin on January 1, 2006. However, as early as June, people on Medicare will begin to receive information about the program and about the different companies that will have prescription drug plans.

Of particular note, the final regulations confirm that:

- ? Medicaid drug coverage for persons with Medicare and Medicaid will end on December 31, 2005.
- ? To insure that persons who receive both Medicare and Medical Assistance will not have a gap in coverage when their Medicaid drug coverage ends, these individuals will be automatically enrolled into a Medicare Prescription Drug Plan in the fall of 2005, with coverage starting on January 1, 2006.
- ? People with both Medicare and full Medi-

caid can change their plan, at any time.

- * People who are in a Medicare Savings Program (don't get full Medicaid but get their Medicare Part B premium paid for them) will be helped to enroll into a Medicare Prescription Drug plan by May 15, 2006, if they have not enrolled in a plan by then.
- * People with full Medicaid or who are in a Medicare Savings Program will be automatically eligible for a low income subsidy, which will help cover the costs of the Medicare prescription drug benefit.
- * People who are not automatically eligible for the low-income subsidy can apply for the low-income subsidy beginning on July 1, 2005.
- * Applications for the subsidy can be made to a County Assistance Office or the Social Security Office.
- ? Approved Medicare Prescription Drug Plans will be announced in October.
- ? Coverage will vary from plan to plan.

There are many other details to the Medicare Prescription drug benefit. Please join us at one of our Spring Medicare Rx Presentations—listed on Page 4. And, checkout our next newsletter for more details.

Confused by how to get healthcare services for seniors with both Medicare and Medical Assistance?

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Then this training is for you! The Pennsylvania Health Law Project is now offering free trainings in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties to social services staff working with seniors.

Trainings are being scheduled now! Contact Jennifer Nix at (800)274-3258 or jnix@phlp.org to come train your staff on

- ? Accessing medical services for people who are dual eligible (have both Medicare and Medical Assistance)
- ? Billing problems for people who are dual eligible
- ? Eligibility for other programs

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Visit us online at
www.phlp.org

Deadline to receive the full \$600 credit with a Medicare Drug Discount Card is approaching

Some people on Medicare who enroll or are enrolled in a Medicare-approved drug discount card are eligible to receive a \$600 credit toward their discounted prescription drug expenses.

In order to qualify for the \$600 credit, an individual's income must be below \$1,077/month and a married couple's income must be below \$1,444/month. The deadline for people who have not previously enrolled in a Medicare-approved drug discount card to receive the full \$600 credit for 2005 is March 31, 2005. This is the date that the drug card sponsor must receive the completed application. After March 31, the \$600 credit will be prorated. This means the amount of the credit will be reduced gradually depending on when a consumer enrolls.

Date of Application for \$600 Credit	Amount of credit you actually 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—December 31, 2005	\$150

If you have questions about the Medicare Drug Discount Card Program or your eligibility for the \$600 credit, please call the PHLP Helpline at (800) 274-3258.

Preventative Services under Medicare

In January, several new preventive services became available through Medicare. These include a one-time initial physical exam for consumers whose Part B coverage begins after January 1, 2005, which must take place within the first six months of the person's Part B coverage. Also covered are cardiovascular screening blood tests (once every five years) and diabetes screenings for those who are at high risk for diabetes.

These new preventive services are an addition to those already covered under Medicare. Other covered preventive services include certain cancer screenings (for example, yearly mammograms for women and prostate screenings for men), certain vaccines, and bone mass testing for women (every 24 months).

It is important that Medicare consumers and their advocates are aware of the preventive services that are covered under Medicare. Many consumers are entitled to coverage for these services, but do not receive them because they do not know about their availability. If you have questions about what your Medicare plan covers, you can consult your benefits handbook, visit www.medicare.gov, or call 1-800-MEDICARE.



The New Medicare Prescription Drug Benefit is Coming Soon: Get the Facts!

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The Pennsylvania Health Law Project will be conducting FREE trainings on the details of the new Medicare Prescription Drug Benefit. Join us at one of our trainings in Philadelphia, Pittsburgh, Fayette or Butler:

FREE Trainings!

Please Call the
Pennsylvania Health
Law Project to RSVP so
that we know how many
people to expect:
1-800-274-3258
TTY: 1-866-236-6310

Visit us online at
www.phlp.org

Philadelphia:

April 5, 10am - 12pm
May 4 , 10am - 12pm
Philadelphia Bar Association
1101 Market Street—11th Floor
Philadelphia, PA

Pittsburgh:

March 18, 10am - 12pm
Carnegie Library of Pittsburgh-Downtown
First Floor Meeting Room
612 Smithfield Street
Pittsburgh, PA 15222

Butler:

March 30, 1:30pm - 3:30pm
Butler Area Public Library
Meeting Room 1
218 N. McKean St
Butler, PA 16001

Fayette:

April 5, 1:30-3:30 pm
The Uniontown Public Library
Meeting Room C
24 Jefferson Street
Uniontown, PA 15401

Community Choice Expands to 10 Counties!

Community Choice has expanded to 10 counties. Community Choice is the name for the way that helps older Pennsylvanians and Pennsylvanians with disabilities get services in their homes within three days if necessary. The services, such as an attendant, skilled nursing, transportation, meals and more, are meant to help people stay in their homes rather than going to live in a nursing home.

Community Choice was launched in the fall of 2003 in three Southwest counties and has been expanding since then. Right now, it is in 10 Pennsylvania counties: Fayette, Greene, Washington, Philadelphia, Chester, Delaware, Montgomery, Cumberland, Perry, Dauphin counties. In those counties, people who need services can call one number, 24 hours a day, 7 days a week and have an assessment done within 24 hours if necessary. Depending on the person's need, services can begin in 72 hours.

People in other counties who need services in their home can still get them- however, there is no expedited process to start the services so it may take longer to get services. The Pennsylvania Department of Public Welfare is referring to Community Choice as a pilot program. However, the Governor's proposed budget for 2005-2006 includes money to further expand Community Choice.

We will keep you updated when more counties are added. If you are interested in getting services in your home and you are in a Community Choice county, you should call the number for your county, listed in the next column. There are income and asset limits for Community Choice- the income limit is \$1737 for a single person and the asset limit is \$8000. If you have any questions, you can call the Pennsylvania Health Law Project at 1-800-274-3258 or the number for your county.

Community Choice numbers:

Chester County: 800-566-1901

Cumberland / Dauphin / Perry Counties: 866-244-4755

Delaware County: 888-490-8499

Montgomery County: 800-591-8231

Philadelphia County: 888-482-9060

Fayette, Greene, Washington Counties: 800-734-9603



Problems Accessing Services for Persons on Medicare and Medical Assistance

Many consumers who have Medicare also qualify for Medical Assistance. Even though these two insurances together should provide exceptionally comprehensive coverage for consumers, consumers often have difficulty getting everything they need. Accessing services when you have both coverages can be very complicated.

Do you or someone you work with have Medicare and Medical Assistance? Are they having problems accessing services? Let us know! We are trying to find out what kinds of problems people with both Medicare and Medical Assistance face when trying to accessing medical services. Please e-mail us with the problems you see most at jnix@phlp.org or call Jennifer Nix at 1-800-274-3258.

New Personal Care Home Regulations Finalized!

On February 24th, the Independent Regulatory Review Commission approved the Department of Public Welfare's new regulations for personal care homes, which we told you about in December.

As a result, the regulations are now final and will go into effect shortly, although several provisions will not take effect for many months. These regulations represent a marked improvement over the fourteen year old and outdated regulations they replace. For example, they will increase the training requirements for people who work in personal care homes. They also strengthen the rights of residents of personal care homes.

If you or anyone you know is having problems in a personal care home, you can call the Pennsylvania Health Law Project at 1-800-274-3258 for free assistance.



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