



SENIOR HEALTH NEWS

The Pennsylvania Health Law Project Help-Line
-800-274-3258



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Medicare Discount Drug Card Program Begins!

On June 1, the Medicare Approved Prescription Drug Discount Card Program began. The Medicare Approved Discount Drug Cards are a short-term benefit offered to Medicare recipients until the permanent Medicare prescription drug benefit, also referred to as Medicare Part D, takes effect in January 2006.

Here are the details as to what the Medicare Drug Discount Program entails.

Must I join a Medicare Drug Discount Card Plan?

No. The Drug Discount Card Plans are voluntary.

Should I join a Medicare Drug Discount Card Plan?

It depends. You must determine whether the benefits offered by the Medicare Drug Discount Card plans are better than the benefits you already get or could get elsewhere. See below for how to choose.

Who is eligible for a Medicare Drug Discount Card?

All Medicare Beneficiaries enrolled in ei-

ther Part A and/or Part B except for persons who are also receiving prescription drug benefits through Medical Assistance. These persons are **not** eligible for the drug discount cards.

Persons with some Medical Assistance coverage but who do not receive Medical Assistance prescription drug benefits are eligible for the Medicare Drug Discount Cards. The Department of Public Welfare will be contacting these all individuals who have Medicare and Medical Assistance (dual eligibles) without prescription drug coverage notifying them about the program.

What do I get with a Medicare Drug Discount Card?

Each Discount Card company will provide a discount between 10 -25 % on select drugs. The drugs covered by a Discount Card and the amount of discount offered differ by company and can change at any time.

Persons with lower incomes may qualify for an additional benefit, described below.

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Is there additional assistance available to lower-income consumers?

Consumers with gross annual incomes below \$12,569 for an individual or \$16,862 for a married couple who do not have certain outpatient prescription drug coverage will qualify for a \$600 credit towards their drug costs each year.

Those with outpatient drug coverage through TRICARE for Life (military health insurance), FEHBP (health insurance for Federal employees or retirees), or group-sponsored health insurance are not eligible for the \$600/yr benefit.

What if my income is just a little above this amount, might I still be eligible?

Consumers whose gross income exceeds \$12,569 for an individual or \$16,862 for a married couple may be eligible for the \$600/year credit if they are enrolled in a Medical Assistance program that doesn't cover prescription drugs. This is because some income is disregarded and some expenses are deducted from gross income in determining eligibility for Medical Assistance programs. Please call the Pennsylvania Health Law Project at (800)274-3258 if you have any questions about this or think you might qualify for a Medical Assistance program.

How does the lower-income credit work?

If a consumer receives the \$600 credit, they will pay a 5 or 10% co-pay for each drug depending on their income, and the remaining balance of the price of their drug will be taken out of their \$600 credit. For example, if a consumer purchases a drug with a discount price of \$100 and has a 10% co-pay, the consumer would pay the \$10 co-pay and the remaining \$90 would be subtracted from their \$600 credit. They would

then have \$510 credit left to use toward future drug purchases.

Once the \$600 credit is spent, the consumers would receive only the 10-25% discount for the remaining drugs they purchase in the year. Any portion of the \$600 not spent this year, can be carried over for next year.

How many Discount Drug Cards are available?

There are currently 39 companies approved to offer 50 Medicare cards to Pennsylvania residents. Many PACE cardholders have been automatically enrolled into First Health's Medicare Discount Drug Card. The First Health Medicare Discount Drug Card is set up to coordinate with the PACE benefits.

If you are in a Medicare HMO which offers an "exclusive" discount card to their members, you can only choose that company's card. Depending on the HMO, you may have been automatically enrolled into their discount card program and have been mailed a discount card even if you did not request it. This is true for people in the PACE program and also in an HMO offering an exclusive discount drug card. Exclusive cards do not have a fee.

Will I save money on my prescription drugs with a Medicare approved discount drug card?

That depends on which card a consumer chooses and what drugs a consumer takes.

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How do I decide whether to join a Medicare Discount Drug Card plan?

Whether or not a Medicare discount drug card will benefit a consumer is an individual determination. It depends on what kind of drug coverage a consumer already has, how many drugs the consumer is taking, and how much consumer is currently spending on drugs.

The Medicare discount drug card program will not benefit everyone. The consumers who will benefit the most from the program are Medicare consumers without outpatient prescription drug coverage or lower-income consumers who can qualify for the \$600 credit to help with their drug costs.

When selecting cards, consumers should consider:

- Does the card offer a discount on all the drugs I take?
- What is the discounted price for all the drugs I take?
- Does my pharmacy accept the discount card?
- What is the enrollment fee?

How many plans can I join?

You may only participate in **one** Medicare Drug Discount Card program at a time.

If I choose a plan then change my mind, can I switch?

No. Once you enroll in a company's Medicare Drug Discount Card program you are locked in to that company until January 2005.

How do I apply for a Medicare Discount Drug Card and/or the \$600/year credit towards the cost of my drugs?

You can apply for a discount card and the \$600 credit directly by calling the company offering the card and asking for an application. You can also use a standard application. If you have been automatically enrolled into a discount drug card, you may still have to apply for the \$600 credit. You can obtain a list of the companies and the standard form on www.medicare.gov or by calling 1-800-Medicare.

Have more questions? You can compare discount drug card plan prices on www.medicare.gov or you can call 1-800-MEDICARE. Also, you can call the Apprise program at 1-800-783-7067.

What happens in January of 2006?

In January 2006, the Medicare Prescription Drug Benefit, also known as Part D of Medicare begins. Stay tuned to SENIOR HEALTH NEWS for more information.



Would you benefit from a quick way of screening Seniors for Medicaid Eligibility?

The Pennsylvania Health Law Project Help-Line
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Current trainings:

- ? Thurs., July 22 @ 9:30am at the Spring Garden Senior Center, Philadelphia County
- ? Thurs., August 19 @ 10am at the Oxford Senior Center, Chester County

Space is limited! If you are interested in attending these trainings, please contact Jennifer Nix at 800-274-3258 or jnix@phlp.org. **You must reserve a place to attend!**

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Visit us online at
www.phlp.org !!

The organization that has always provided free assistance in determining and establishing Medicaid eligibility, now offers a free online tool to screen your Seniors for eligibility for full Medicaid, Part B Buy-In, and Waiver programs. To try the Quickscreen, go to www.phlp.org and click on the “Quickscreen” link to the right.

Trainings in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties are being generously funded by the Pew Charitable Trust. If you are in one of these 5 counties, contact Jennifer Nix at (800) 274-3258 or e-mail jnix@phlp.org to come train your staff on

- ? How to use the Quickscreen
- ? How to submit online applications for programs and
- ? How to track the status of applications submitted.

Trainings are being scheduled now— please let us know if you would be interested in hosting a training!



Office of Mental Health and Substance Abuse Services Wants to Hear from You!

The Department of Public Welfare's (DPW) Office of Mental Health and Substance Abuse Services (OMHSAS) has established an Older Adult Advisory Committee, as part of its reorganization of its advisory structure. In addition to the Older Adult Advisory Committee, OMHSAS has also created two other new committees: the Children's Advisory Committee and the Adult Advisory Committee. These three committees together will fulfill the primary duties of the state mental health planning council, advising the Deputy Secretary of OMHSAS (currently Joan Erney) on a broad range of issues related to mental health, substance abuse, and cross-system disability.

This new advisory structure is aimed at giving consumers, persons in recovery, and family members the opportunity for meaningful and effective participation in advising OMHSAS, as well as facilitating broad and timely communication between stakeholders and OMHSAS.

Each of the three new committees will be comprised of individual consumers, persons in recovery, family members, advocates, professionals, and representatives from governmental organizations. More than half of the members on each committee will be consumers and family members. Each committee will elect Co-Chairpersons, and one of these Chairs will always be a consumer or family member. The committee Chairs, in addition to conducting committee meetings and overseeing the business of the committee, will serve on the Executive Committee of the OMHSAS Advisory Committees. Committee Chairs will also form workgroups within their respective committees to facilitate the completion of time-limited, issue-focused tasks. Any interested stakeholders are encouraged to participate in these workgroups, as they are not limited to members of the committees.

The committees are still open to new members, so if you are interested in participating, please contact Shelley Bishop at OMHSAS (717-787-2422 or She-Bishop@state.pa.us) for a membership application. The first meeting of the Advisory Committees under this new structure will be held on July 8. Pennsylvania Health Law Project will have representatives in attendance at all three Advisory Committees' meetings. These meetings are open to the public.

Assisted Living Bill Update

For years, SENIOR HEALTH NEWS has reported about the continued efforts to expand the continuum of long term care by having a formal licensure status for Assisted Living Residences. This summer, the Pennsylvania Legislature is again considering important legislation that would do just this. State Senate Bill 136, the "Assisted Living" bill, is currently in the Pennsylvania Senate Appropriations Committee. The bill is based on the consensus work of advocates, consumers, and the industry as to what Assisted Living licensure should entail. It was introduced by Senator Harold Mowery.

Assisted Living residences are a home-like alternative to nursing homes. They allow consumers to live in a home-like setting, even though they need nursing home level of care. Currently, all places that call themselves Assisted Living are only licensed as Personal Care Homes. Personal Care Homes are not licensed to care for people who need nursing facility services. As a result, there is a gap for people who have high medical needs but do not want to go into a nursing home. A law that licenses Assisted Living facilities would fill this gap.

Senate Bill 136, the Assisted Living bill, is supported by many advocacy groups because it would license Assisted Living facilities as Assisted Living Residences, rather than Personal Care Homes and would allow persons needing nursing home level of care to reside in more residential settings, as per their choice. It would also allow Medicaid funding for these consumers to remain in their communities. If Senate Bill 136 does not pass in the next few months, the efforts will have to begin anew in 2005. We will keep you updated on the progress of this bill.



Pennsylvania Health Law Project
924 Cherry Street, Suite 300
Philadelphia, PA 19107