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November 2005 Health Bulletin

This publication compiled and edited by the H.E.E.L. Program (Health Education through Extension Leadership) Staff

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Getting the Most from Medicare Part D

Older Americans face increasing financial hardship as the cost of prescription drugs continues to rise in the United States. According to the *2004 Older Americans: Key Indicators of Well-Being Report*, the average number of prescriptions filled each year for older Americans has increased from 18 per person in 1992 to 30 per person in 2000.

Until now, prescription drugs were not covered by Medicare plans. Beginning January 1, 2006, this will change with the addition of Medicare Part D.

What is Medicare Part D?

Medicare Part D is Medicare's prescription drug coverage program. It is provided by private insurance companies. There will be several plans to choose from in Kentucky and the premiums will vary based upon the plan you choose. All of the plans being offered have met Medicare's requirements and provide coverage for both brand name and generic drugs.

Anyone with Medicare Part A *and/or* Part B can join a Medicare prescription drug plan under Medicare Part D.

What if I have a limited income or can't afford the benefit?

Extra help will be available for those who qualify to assist in paying for Medicare prescription drug costs. Generally, to qualify you must have savings, investments, and real estate (other than your home) not worth more than $11,500 for individuals or $23,000 for married couples.

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How Do I Choose a Plan?

There are a few things to consider when selecting a plan. They include:

- **Coverage**—Check to see if the prescription drugs you are taking now are covered by the plan.
- **Cost**—The monthly premiums, deductible, and amount you will pay for your prescriptions are different for each plan. Be sure to ask what the cost of the plan will be to you before you sign up.
- **Convenience**—Make sure your pharmacy or another pharmacy in your area is included in the plan you choose.
- **Peace of mind** - *now and in the future*—even if you do not take prescription drugs now, you may need them in the future.

Get Moving Kentucky! Monthly Health Tip

Physical Activity and Diabetes

Physical activity is important for people with diabetes. It can lower blood sugar, blood pressure, and cholesterol. Physical activity helps insulin work better, relieves stress, strengthens your heart, muscles & bones, and improves your blood circulation and more. Consult your health care provider about a physical activity program that is right for you!

American Diabetes Association
All About Physical Activity for People with Diabetes, Toolkit No. 12

County Agent Text Box

Enter your information here including signature, upcoming events, etc.

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GETTING THE MOST FROM MEDICARE PART D (Continued from Front Page)

An ***Application for Help with Medicare Prescription Drug Plan Costs*** (Form SSA-1020) was mailed to beneficiaries during the summer. If you received one, you should complete it and send it in as soon as possible. If you did not receive one, you can get one from the Social Security Administration (SSA). You can also apply online at www.socialsecurity.gov. Your application will be reviewed and you will receive a letter from the SSA letting you know if you qualify.

You will be automatically enrolled and do not need to apply for extra help if:

- You receive Supplemental Security Income (SSI) payments and have Medicare, or
- You receive Medicaid with prescription drug coverage and have Medicare, or
- Your Medicare premiums are paid for by the Commonwealth of Kentucky.

What if I already have prescription drug coverage?

Your employer, union or insurance company will let you know if your current coverage is at least as good as the standard Medicare prescription drug plan. If you have a Medigap policy, you should receive a letter from your Medigap insurance company explaining your choices for prescription drug coverage. This information will help you to make a decision about Medicare's prescription drug benefit. You should contact your insurance plan administrator if you don't hear from them.

Clip and save for your reference!

Who Can Help Me Choose the Right Medicare Part D Prescription Drug Plan?

☎ The Center for Medicare and Medicaid Services (CMS) has a toll-free personalized Help Line as well as a user-friendly Web site.
- ◇ CMS Help Line – **1-800-MEDICARE** or **1-800-633-4227**
- ◇ CMS Web Site – www.medicare.gov

☎ The State Health Insurance Assistance Program (SHIP) offers assistance to seniors on a variety of health insurance issues including Medicare Part D.
- ◇ Kentucky SHIP Help Line – **1-877-293-7447**
- ◇ Kentucky SHIP Web Site - http://chfs.ky.gov/dhss/das/ship.htm

☎ The Department for Health and Human Services offers assistance through their Eldercare Locator which can be accessed on-line or their toll-free number.
- ◇ Eldercare Locator Help Line – **1-800-677-1116**
- ◇ Eldercare Locator Web Site – www.eldercare.gov

☎ Your pharmacist may be able to assist you or direct you to the right person.

☎ Family, friends and caregivers that know your prescription needs and understand your financial situation can also be good resources when deciding whether or not to enroll in the Medicare Part D Prescription Drug Program.

☎ The Social Security Administration (SSA) can provide further information on applying for extra help.
- ◇ SSA Help Line – **1-800-772-1213**
- ◇ SSA Web Site – www.ssa.gov or www.socialsecurity.gov

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Important Dates to Remember:

October 2005 *Medicare & You 2006* booklets will be sent in the mail to Medicare recipients

Important Note: **The *Medicare & You 2006* booklet contains an error on page 97-A. The correct information may be found online at the CMS Web Site at: http://www.medicare.gov.**

November 15, 2005 Enrollment begins for Medicare Part D Prescription Drug Coverage.

December 31, 2005 You must be enrolled in a plan for coverage to start January 1, 2006.

January 1, 2006 Medicare Part D Prescription Drug Coverage begins for those enrolled by December 31, 2005.

May 15, 2006 The last day to join the Medicare Part D Prescription Drug program without paying a penalty.

Sources:
- ◇ *Older Americans 2004: Key Indicators of Well-Being.* Federal Interagency Forum on Aging Related Statistics. http://www.agingstats.gov
- ◇ Centers for Medicare and Medicaid Services. http://www.cms.gov or http://www.medicare.gov
- ◇ State Health Insurance Program (SHIP) Assistance Services. http://chfs.ky.gov/dhss/das/ship.htm
- ◇ Social Security Administration. http://www.socialsecurity.gov

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