

Medicare Is Changing and You Need to Know.....

Medicare will begin offering prescription drug coverage as early as **January 1, 2006**.

Everyone with Medicare is eligible for this prescription drug coverage, regardless of their age, income level, resources, pre-existing conditions, or current prescription expenses. This coverage is not automatic – you have to enroll.

How Does the Coverage Work?

Medicare Prescription Drug Coverage is insurance. Private companies will sell the plans and provide the coverage. You will choose the drug plan, enroll and pay a monthly premium. These plans must offer a standard level of coverage (see attached sheet). However, some plans will offer more coverage for a higher monthly premium.

Medicare Prescription Drug Coverage will cover both brand name and generic prescription drugs. A typical person with Medicare could see his or her total drug expenses drop by 50%. If you have high out of pocket costs (above \$3,600 a year), Medicare will pay 95% of your prescription drug costs.

How Do I Get this Coverage?

In **October of this year**, private insurance companies will begin advertising their plans.

HOWEVER, you cannot join or enroll in a plan until November 15, 2005.

You can enroll in a plan from November 15, 2005 through May 15, 2006. Enrollment is voluntary but you must join a plan to get this coverage. The sooner you join, the sooner your coverage will begin.

What If I Don't Enroll in a Plan?

If you don't join a plan when you are first eligible (May 15, 2006 for those already on Medicare) and you later choose to join a plan, you will have to pay a penalty every month for as long as you have a Medicare prescription drug plan. Your next chance to enroll will be November 15 through December 31 of each year. Enrolling now means you pay a lower monthly premium than if you join after the open enrollment period that ends on May 15, 2006.

What If I Already Have Prescription Drug Coverage?

You should talk to your plan, benefits administrator, or insurer before making any decisions about the Medicare Prescription Drug Coverage. You will be receiving a letter from your plan in October and before November 14, 2005. This letter will tell you if your plan is as good as or better than the Medicare Prescription Drug coverage.

Extra Help is Available to Cover some of the costs

People with Medicare who have incomes and resources below a certain level will receive help paying the monthly premiums, co-pays and deductibles. Most people who qualify for the extra help will pay no monthly premiums, no deductibles, and no more than \$5 per prescription.

You must apply for this help.

Find out if you qualify for the extra help. Representatives are on hand today to help you answer questions about the extra help application and help you complete an application for extra help. You may also apply at the local Social Security office (Pitt County 758-1634).

If you have Medicaid, SSI or help paying your Medicare Part B premiums, you do not have to complete an application for the extra help because you automatically qualify, HOWEVER, you still have to choose and enroll in Medicare Prescription drug program by choosing and signing up with a plan before December 31, 2005. Signing up before December 31, 2005 will ensure you get the plan that works best for you.

Do You Receive Medicare?

**Do You Have Questions About the
New Medicare Part D--Prescription Drug Coverage?**



If so, the Pitt County Council on Aging Can Help!

Certified Medicare Counselors are available on
Mondays from 9am to 11am at the **Pitt County Council on Aging**
(1717 W. 5th Street in Greenville—behind Social Services)
to provide free counseling and assistance completing the
“extra help” applications from Social Security.

Please call 752-1717 ext. 12 to register.

