

The New Medicare Drug Benefit Enrollment Information for Health Care Providers

The new Medicare drug benefit, also known as Medicare Part D, starts on January 1, 2006. The drug benefit is complex and may be confusing to your patients. Depending on where your patients live, they will have more than twenty drug plans to choose from, plus a number of Medicare Advantage plans. All of the plans must cover all antiretrovirals, including combination products. However, some of the plans may not cover the **other** drugs your patients need and some may cost more than others. This fact sheet provides you with information to help your patients enroll in the drug plan that best meets their needs. It also provides information on how your low-income patients can apply for help paying for their prescription drugs.

ENCOURAGE YOUR MEDICARE PATIENTS TO ENROLL IN A DRUG PLAN

Enrollment in the new Medicare drug benefit is voluntary. However, for most of your patients living with HIV, enrolling in a Medicare drug plan will be the best option for getting the drugs they need.

Pay Special Attention to Medicare Patients Who Also Rely on Medicaid: Many of your Medicare patients are probably "dual eligible" because their income is low enough to qualify for Medicaid. This is the case for the majority of Medicare beneficiaries living with HIV nationwide. These patients' drug coverage will automatically be switched from Medicaid to Medicare. However, this could result in gaps in drug coverage if patients are not prepared for the change. Dual eligibles are allowed to switch drug plans at anytime. It will be important for dual eligible patients to learn about the plan they have been assigned to and to compare it to the other plans available in their area.

Let Medicare Patients Know They Cannot Just Rely on ADAP: Your Medicare patients will not be able to rely solely on the AIDS Drug Assistance Program (ADAP) for drug coverage if they are also eligible for Medicare. Patients using ADAP, but also eligible for Medicare, must enroll in a Medicare drug plan or they may lose their ADAP coverage. ADAPs may supplement the Medicare drug benefit by providing co-pays, premiums, deductibles and drugs not covered by the drug benefit. This will vary by state, so contact your state ADAP office to learn what supplemental coverage your state ADAP will provide and how to obtain such coverage for your patients.

Let All Your Medicare Patients Know That Delaying Enrollment Can Result in Added Costs: While enrollment in the Medicare drug benefit is optional for patients who are only on Medicare, such patients may have to pay a penalty if they don't enroll by May 15, 2005, but decide to enroll later. Patients with coverage from another source should receive a letter shortly from their current health plan telling them if their coverage is sufficient so that they will not have to pay a penalty if they switch to a Medicare drug plan after the May 15th deadline. Patients who don't get this letter soon should be encouraged to contact their current drug plans.

ENCOURAGE YOUR PATIENTS TO APPLY FOR A SUBSIDY OR EXTRA HELP

The new drug benefit offers an important subsidy or "extra help" to people with low-incomes. This subsidy will help patients pay premiums, deductibles and other cost sharing. Your Medicare patients with incomes below \$15,000 for a single individual or \$20,000 for a married person may be eligible. If your patients receive "extra help" applications in the mail, encourage them to apply.

Others who think they may be eligible should call 1-800-772-1213, visit www.ssa.gov, or go to their local Medicaid office to apply. (Your dual eligible patients, those who are on both Medicaid and Medicare, will be automatically enrolled in the subsidy program and need not apply.)

HELP YOUR PATIENTS SELECT THE RIGHT PLAN

All Medicare drug plans are required to cover all antiretroviral drugs without restrictions (such as prior authorization).^{*} Antiretrovirals are one of six drug categories where Medicare drug plans are required to cover all drug options. The other categories are: anti-neoplastics, immunosuppressants, anti-psychotics, anti-depressants, and anti-convulsants. For all other drug categories, the Medicare drug plans are only required to cover two drugs per category. Therefore, many drugs within a drug category may not be covered in a particular drug plan.

It is important for your patients to compare the available drug plans in their area and to select the plan that covers the other drugs they need. Your patients should also choose a plan that will allow them to use a convenient pharmacy. Drug plan information such as drug coverage and participating pharmacies is available at www.medicare.gov or by calling **1-800-MEDICARE**.

BE AWARE OF KEY IMPLEMENTATION DATES

Today -- Extra help low-income subsidy applications are now available. Encourage all Medicare beneficiaries who may be eligible to apply.

October 2005 - Information on the drug plans available in your area will be released by the Centers for Medicare and Medicaid Services.

October-November 2005 - Those on both Medicare and Medicaid (dual eligibles) will be automatically assigned to a drug plan.

November 15, 2005-May 15, 2006 - Medicare-only beneficiaries may enroll in the program and dual eligibles can switch to a different plan. Enrollment before January 1, 2006, will help to ensure continuity of care. ADAP patients who are also on Medicare should apply to remain eligible for ADAP benefits. Most people who enroll after May 15, 2006, will be subject to a monthly penalty fee.

January 1, 2006 - Medicare Part D prescription drug coverage goes into effect. Dual eligibles will lose their Medicaid drug coverage and begin their newly assigned Medicare Part D drug coverage.

KNOW WHERE TO LEARN MORE ABOUT THE MEDICARE DRUG BENEFIT

By Phone:

- Information on “extra help” from the Social Security Administration 1-800-772-1213 or Medicare at 1-800-633-4227

Online:

- **Center for Medicare and Medicaid Services (CMS):** www.cms.hhs.gov/medlearn/drugcoverage.asp or www.cms.hhs.gov/medicarerereform/ or www.medicare.gov/medicarerereform/
- **Center for Medicare Advocacy:** www.medicareadvocacy.org
- **American Academy of HIV Medicine:** www.aahivm.org
- **HIV Medicine Association:** www.hivma.org (click on Advocacy and then Medicare)
- **Treatment Access Expansion Project:** www.taepusa.org