

There's a new way to save on
prescription drugs right now...

Introducing Medicare-Approved Drug Discount Cards





Good news... a new law gives people with Medicare the power to start saving on prescription drugs right now.

Medicare is contracting with private companies to offer Medicare-approved drug discount cards. You can choose one of the discount cards offered by these private companies, to help you save on outpatient prescription drugs. All discount cards approved by Medicare will have this seal:



Better news... if you have a lower income that makes it hard to pay for your prescription drugs, you might get extra help. If in 2004 your annual income is

- no more than \$12,569 for a single person, or
- no more than \$16,862 for a married couple

you might qualify for a \$600 credit on the Medicare-approved drug discount card you choose. You can use that credit right away to help pay for your prescription drugs.

Whether you qualify for the \$600 credit will depend on whether you meet the income limits shown above and whether you already receive outpatient prescription drug coverage from certain other sources. Even if your income is higher, you can still choose a Medicare-approved drug discount card to save money.

Do I have to enroll in a Medicare-approved drug discount card?

No, these discounts cards are voluntary. That means enrolling is your choice. If you want to enroll, contact the company offering the card you choose.



To get help comparing your options and to find out more about how to enroll:

- Call 1-800-MEDICARE (1-800-633-4227) and ask about “drug savings.” TTY users should call 1-877-486-2048.
- Look at www.medicare.gov on the web. Select “Prescription Drug and Other Assistance Programs.”

Who can get one of these discount cards?

Almost anyone with Medicare can get a discount card. The only people who aren't eligible are those who have outpatient prescription drug coverage through Medicaid when they apply.

When can I get a card?

You can enroll in a Medicare-approved drug discount card as early as May 2004. The discount cards will be good until at least December 31, 2005, when Medicare's new prescription drug benefit starts.

Is there only one Medicare-approved drug discount card I can get?

No. A choice of more than one discount card is available. Medicare can help you compare your options before you choose a card. Private companies might also send you information about the Medicare-approved drug discount card they are offering. You can only enroll in one Medicare-approved drug discount card each calendar year. If you are a member of a Medicare managed care plan, contact your plan about discount card options for members.

How much does it cost to enroll?

Usually, you need to pay an annual enrollment fee of no more than \$30. You don't pay any enrollment fee if you qualify for the \$600 credit.

Medicare-Approved Drug Discount Card Tip Sheet

Are you helping someone with Medicare compare drug discount cards? Start Here.

STEP 1: Know the Basics

- What? Two new options for people with Medicare: (1) Medicare-approved drug discount cards and (2) a \$600 credit to pay for prescriptions.
- Who? Cards are for anyone with Medicare, except people who already have drug coverage from Medicaid. The \$600 credit is for people with a card who have lower incomes.
- When? Enrollment starts May 2004. Cards can be used as early as June 2004. Program lasts until December 31, 2005.
- Why? To save money on prescription drugs.
- How? People with Medicare compare discount cards with a Medicare-approved seal on them, which are offered by private companies. They can choose a card that offers the best discounts on the drugs they need. Cost for enrolling varies by card, but is no more than \$30 per year. If eligible for the \$600 credit, enrolling is free.

STEP 2: Get Personal

Fill out the information on the back of this sheet, paying special attention to the tips. If the person isn't able to answer some of the questions, give him or her time to gather the information before moving on to Step 3.

STEP 3: Find Card Options

If you have access to a computer, go to www.medicare.gov and click on "Prescription Drug and Other Assistance Programs." Use the information you collected on the back of this sheet to answer the questions and learn about the drug discount cards (and other options) that are available to the person you are helping. If you don't have a computer, call 1-800-MEDICARE (1-800-633-4227) instead. The operator will walk you through these questions and mail you a list of options.

STEP 4: Compare Cards

Compare what each card offers to find the one that best meets this person's needs. Some things to consider:

- **Look for the Medicare-approved seal.** Keep in mind that a person can have only one Medicare-approved discount card. The \$600 credit (if the person is eligible) can only be applied to a Medicare-approved discount card.
- If the person needs multiple drugs, check total savings **and** savings by drug. Sometimes the best card won't discount every drug the person needs, but could provide bigger discounts on his or her most expensive drugs. Generic alternatives for brand-name drugs might also provide the best savings.
- If the person is loyal to a particular pharmacy, look for a card that includes that pharmacy.
- If the person has addresses in more than one state or near a state border, look for a card with a national service area.

STEP 5: Enroll in a Card

Once the person determines the best card, he or she will need to fill out an enrollment form. Enrollment forms for Medicare-approved drug discount cards are available from the private company that offers the card. If the person applies for the card and the \$600 credit, he or she will need to mail or fax a copy of the enrollment form with a signature. Some plans are able to enroll people over the telephone.



Personal Information Sheet

Complete this sheet before comparing drug discount cards.
This isn't an enrollment form.

Name of Person with Medicare _____

(Must have Medicare to be eligible)

Other Health Insurance (check all that apply)

Medicaid with drug coverage

Veteran's benefits

FEHBP (for federal employees/retirees)

Indian Health Service benefits

State Prescription Assistance Program

Medicare Advantage plan (like a Medicare managed care plan)

TRICARE for Life

Employer group health plan

Medigap plan H, I, or J

Long-Term Care policy

PACE

Other

TIP: If person has outpatient drug coverage from Medicaid, **STOP HERE** - not eligible for drug discount card.

TIP: If person is enrolled in a Medicare managed care plan or other Medicare Advantage plan, **STOP HERE** and call that plan for guidance. Discount card options might be limited.

ZIP Code (primary address first, then others) _____

TIP: If person lives near a state border or in more than one state during the year, check for drug discount cards with NATIONAL service areas.

Check One: Married Single (includes widowed, divorced)

Income \$ _____ per month/ \$ _____ per year
(if married, total income for both spouses)

TIP: If annual income is \$12,569 or less for singles or \$16,862 or less for a married couple, person should apply for a \$600 credit on his or her drug discount card.

Preferred Pharmacy: _____
(If the person is loyal to a specific pharmacy or location, write it above.)

Current Prescriptions Used (list most expensive to least expensive)

TIP: Generic alternatives might save money.

Prescription name	Dosage of prescription (ml, mg)	Number of times a day prescription is taken	Amount paid each month