

MEDICARE PRESCRIPTION DRUG BENEFIT (MEDICARE PART D) FACT SHEET

Who qualifies for Medicare Prescription Drug Benefit (Part D)?

All people eligible for Medicare are eligible for the Part D Drug Benefit, including people who are enrolled in the Medicare Part A and Part B programs.

Medicare is a federal health insurance program for people over the age of 65 and for people who are disabled. Medicaid is a state health insurance program for people of all ages who have low income or are disabled.

When will the Medicare Prescription Drug Benefit start?

The Medicare Prescription Drug Benefit starts on January 1, 2006. However, enrollment will begin in November 2005. Those with limited income should have already received information about assistance and early enrollment.

What do I have to do to enroll in the Medicare Drug Benefit?

Unless you are dually-eligible for Medicaid and Medicare, you must enroll in the drug benefit. Beginning in October, information will be available on comparing Medicare prescription drug plans. Enrollment information will be mailed in November.

Will all my drugs be covered by Medicare?

Unfortunately, this is not an easy answer. Medicare plans must provide access to all classes of drugs but may limit coverage to certain drugs within each class. You may switch plans based on what best meets your needs and you should consult with your physician and pharmacist so you get the prescriptions that are medically necessary.

What are my costs?

Unless you qualify for extra assistance, you will be responsible for a premium of approximately \$37 a month, a \$250 deductible, and 25% of your drug costs up to \$3600 a year.

How can I learn more?

You should pay attention to what you receive in the mail. The New Jersey Department of Human Services and the federal Medicare program will be sending important information this summer and fall including a "Medicare & You" 2006 handbook. In the meantime, you can call the NJ State Health Insurance assistance Program (SHIP) 1-800-792-8820. If you have internet access you can find more information about the program. Here are some useful websites:

www.medicare.gov

www.familiesusa.org

www.kff.org

Who do I call if I have a problem with the Medicare Drug Benefit?

You should call the Medicare hotline toll free at 1-800-MEDICARE (1-800-633-4227).