

# Medicare And You

## Your Prescription Benefits May Be Changing

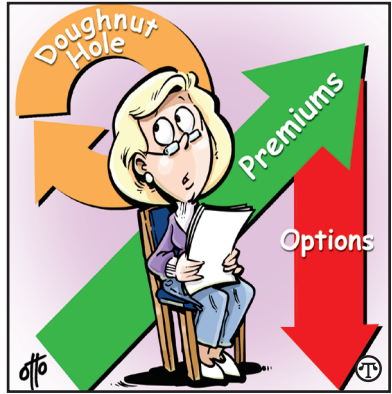
(NAPSA)—Seniors and other Medicare beneficiaries need to pay careful attention to their Medicare choices during the current enrollment period. There are some big changes on the way, especially when it comes to prescription drug plans.

The changes—from having fewer options to premium increases to new discounts on brand-name drugs—are enough to make anyone's head spin. Seniors who don't take the time to research their options and choose the plan that best suits their needs could leave hundreds of dollars in savings on the table.

Beneficiaries access the Medicare drug benefit known as Part D through private plans approved by the federal government, either through stand-alone prescription drug plans (PDPs) or Medicare Advantage prescription drug plans (MAPDs).

While shopping around for a prescription drug plan could save many seniors money, some beneficiaries have no option other than to find a new plan for next year. For 2011, the federal government directed insurers to eliminate duplicative plans and plans with low enrollment. That means a third fewer prescription drug plans will be offered nationwide in 2011 compared to 2010, according to the Kaiser Family Foundation.

Here's some good news: There is a new 50 percent discount on brand-name drugs for those who land in the coverage gap known as the "doughnut hole." In addition, plans such as those available through PlanPrescriber.com will pay 7 percent of the cost for generic drugs in the gap. This generally



applies only to prescriptions on the plan's list of covered drugs.

Some things to keep in mind when considering your options:

**Cost and coverage**—Plans vary in the coverage offered and how much they cost. Consider the cost of premiums and whether it includes prescription coverage while in the gap.

**Pharmacy**—Some plans restrict where you can use your drug plan. Determine whether your desired pharmacy is included in the plan you choose.

**Formulary changes**—Insurers may change drug formularies each year. Make sure you enroll in a Part D plan that covers your medications.

**Other limitations**—Some plans may limit the circumstances under which a drug is covered. Certain medications may only be covered after prior authorization, after you've tried other drugs through a process called step therapy, or in certain doses and quantities.

Learn more about your Medicare prescription drug coverage options at [www.planprescriber.com](http://www.planprescriber.com).