

Medicare and You

Tips for Seniors in the Medicare Prescription Drug Coverage Gap Ⓢ

(NAPSA)—Some seniors who use Medicare to pay for their prescription drugs may encounter the coverage gap, or the “donut hole.” After a certain amount (\$2,400 in 2007), Medicare temporarily stops paying for prescriptions, and you must pay for your medicines out-of-pocket. Medicare resumes paying for prescriptions after you reach the out-of-pocket limit (\$3,850 in 2007). These amounts include both what you spend and what your plan contributes toward your medicines.

Most seniors won't have to think about the coverage gap, since it is likely to affect only about 8 percent of Medicare beneficiaries. But if you are affected by it, you can take steps to prepare. A brochure available through Your Pharmacy Benefit (YPB), an effort to educate consumers about their prescription drug coverage, can help you understand and manage the coverage gap.

“This brochure describes ways to make sure you don't get stuck in the coverage gap longer than you need to be,” said Pat Adams, vice president of external affairs at the National Pharmaceutical Council, one of the organizations involved in YPB. “It also directs people to resources that may help them get extra help during the prescription coverage gap.”

The brochure offers specific tips, such as the following:

- Check with your health care provider to see if there are other lower-cost medicines that will work for you.
- Save all your receipts for prescription medicines. Make sure to

read and save all monthly statements from your plan.

- Keep an expense log to track your monthly costs. A sample log is included in the brochure.
- Never stop taking your medicines as prescribed during the coverage gap.
- If you have high total costs and don't have extra help during the coverage gap, you can consider switching during open enrollment season (November 15 to December 31, 2007) to a plan that doesn't have a coverage gap.

The brochure is available in English and Spanish through the Federal Citizen Information Center. There are three easy ways to request copies of the brochure, titled *Resources for Medicare Beneficiaries: Navigating the Coverage Gap* (publication number 653P):

- **Send your name and address to Publication Number 653P, Pueblo, CO 81009.**
- **Call toll-free (888)-8-PUEBLO (1-888-878-3256),** weekdays 8 a.m. to 8 p.m. EST.
- **Visit www.pueblo.gsa.gov** to place your order online or to read and print these and hundreds of other federal publications for free.

Other resources provided by Your Pharmacy Benefit focus on choosing, understanding and using prescription coverage. Through a Web site and free brochures, YPB offers suggestions on how to use prescription benefits to their full potential, hints on how to save money and tips on what to do when your prescription is denied for payment. For more information, you can visit www.YourPharmacyBenefit.org.