

Medicare News and Notes

Medicare Provides Prescription Medicines For Those With Most Need

(NAPSA)—When the Medicare prescription drug benefit begins in 2006, it will provide the most help to those with the greatest financial and medical need. Over 14 million Medicare beneficiaries—those with the most limited income and assets—can get significant financial help from the government to pay for their medicines.

The 6.4 million beneficiaries who have both Medicaid and Medicare have their prescription needs covered currently by Medicaid. In 2006, they will be automatically moved to Medicare for their prescription coverage.

While those with limited resources have their medical needs covered by Medicaid, many of the remaining eight million low-income beneficiaries (those with income below \$14,355/individual or \$19,245/couple) are without prescription drug insurance. The Medicare drug benefit and the financial “extra help” are predicted to be a huge relief for these beneficiaries. With the “extra help,” they will have little or no premiums and deductibles, as well as minimal co-payments for their medications.

The financial need for these eight million low-income Medicare beneficiaries is clearly apparent, but what may be less obvious is the medical need they face. They are more likely to suffer from chronic conditions such as diabetes or heart disease than those with higher incomes, and they are more likely to have more than one chronic con-

How much help is “extra help”?

Without the Medicare drug benefit, beneficiaries spend an average of \$2,800 per year on medications, \$1,500 of which is out of their own pocket. With the benefit, this falls to \$850 out of pocket for an average beneficiary and, with the “extra help,” only \$180 out of pocket for the 8 million low-income beneficiaries.



dition. With this medical burden, access to prescription medications can make a real difference in their health.

To find out if you or someone you know qualifies for “extra help,” contact the Social Security Administration at (800) 772-1213 and ask about the extra help for prescription drug costs, or apply online at www.socialsecurity.gov/prescriptionhelp. Many people who are eligible for this extra help for the Medicare prescription benefit are also likely to be eligible for extra help with other Medicare benefits, so be sure to ask about other programs when you contact the Social Security Administration. The vast majority of people eligible for these benefits are not taking advantage of them!

There is so much information available about the Medicare drug benefit these days, it is easy to lose sight of one of the most important things about it—that it is designed to provide the most medical and financial help to those with the greatest need.