



Ask Your Pharmacist

A Checklist Can Increase Understanding Of Medicare Prescription Drug Plans

(NAPSA)—For Americans 65 and older, November and December mark Medicare's Annual Enrollment Period for stand-alone Medicare Part D plans. In an effort to make educated health care choices when enrolling, many Medicare-eligible Americans are trying to learn more about Medicare Part D prescription drug plans and how the benefit works.

Medicare Part D is a federal program that subsidizes the costs of prescription drugs for Medicare-enrolled beneficiaries. The program has been in effect since January of 2006. Now three years in, the Medicare Part D program offers beneficiaries a myriad of plan options. Understanding what's available is paramount to making a good plan decision.

To help in the selection process, one of the best resources a Medicare-eligible individual or caregiver can tap into is a local pharmacist. As a prescription drug expert, pharmacists can help make sense of and personalize Medicare Part D information, allowing individuals and their caregivers to make better choices during Medicare enrollment. Most pharmacists make it their business to understand the Medicare Part D process and have access to the plans offered in their specific market. For people whose pharmacists know them, know their health conditions and are aware of their prescription drug regimens, this can be helpful when reviewing the covered drugs and co-pay of the various plans.

"Choosing an appropriate Medicare Part D plan requires an evaluation of an individual's health, the medicines they take, the number and types of drugs they've been prescribed and of course, the overall cost," says Sam Rajan, R.Ph., a registered pharmacist and vice president of clinical operations for Universal American—the company that administers the Community CCRxSM Part D plan. "The better informed one is, the easier it is to compare Part D plan coverage and



Your pharmacist can help you determine the drug insurance plan that's right for you.

understand the products and services they're purchasing."

When the time comes to enroll in a Medicare Part D plan and a plan choice has been made, individuals can make the process easier if they gather the necessary personal information ahead of time including:

- First, middle and last name
- Date of birth
- Home phone number, including area code
- Permanent street address
- Mailing address where correspondence will be sent (caregiver's or beneficiary's)
- Emergency contact information
- Medicare card
- Any additional prescription plan information, if applicable
- Social Security or checking account information, if premiums will be deducted directly from a personal account.

Finally, it's important to remember the Annual Enrollment Period for Medicare Part D plans is a short one, lasting only from November 15 to December 31 for coverage that takes effect beginning January 1, 2009. For more information on the Medicare Part D enrollment process, call (866) 594-0565, or visit www.seniordrugcoverageawarenessmonth.com.