

**If You Use
Medicare and Medi-Cal,
Your Drug Coverage
Will Change
on January 1, 2006.**

Are You Ready?



Medicare's new Prescription Drug Benefit will replace your Medi-Cal prescription drug coverage.

Be prepared. Find out about your options and how to get help.

Have your information **organized and available** so you can learn how the new drug benefit may work for you.

Fill out the worksheet and take it with you to any meetings.

**Medicare's New
Prescription Drug Coverage
And You**

What happened?

- ◆ In 2003, Congress approved a new prescription drug benefit for Medicare that will start in 2006.

What does this mean to me?

- ◆ If you're enrolled in Medi-Cal now, the new Medicare drug benefit will *replace* your current Medi-Cal prescription drug coverage. Medi-Cal recipients are automatically eligible for financial help (called a *subsidy*) with the costs of the new benefit.
- ◆ **Even if you work**, you may be eligible to obtain Medi-Cal services. Medi-Cal could then help with the Medicare drug costs.
- ◆ Each Medicare Prescription Drug Plan has a list of drugs it covers – called a *formulary*. If you end up in a Plan that doesn't cover a drug you take, you'll need to work with your doctor to find a substitute or change Plans.



What if I don't do anything?

- ◆ Many people will be **randomly assigned** to one of the new Medicare Prescription Drug Plans. You might be assigned to a Plan that doesn't cover the medicines you take.
- ◆ You could **run out** of the prescription drugs you use and not be able to get refills on time.

When does all this happen?

- ◆ By **Summer 2005**, all Medicare/Medi-Cal dual eligibles will get a letter explaining the coming changes.
- ◆ Starting in **October 2005**, dual eligibles will get a letter assigning them to a Medicare Prescription Drug Plan. You can keep the Plan you're assigned to or choose another.
- ◆ Starting **November 15, 2005**, all Medicare beneficiaries can start to choose one Plan from at least two options.

Take Control of your Drug Transition Planning

**HICAP Counselors:
1-800-434-0222**

- ◆ Fill out this simple worksheet.
- ◆ Take it with you when you meet with a benefits counselor or planner.
- ◆ This information can help you and someone you work with understand your options under the new Medicare Prescription Drug Plans.

1 My Health Coverage. Find out and write down all the health coverage programs you use now. **Check all that apply.**

I am enrolled in:

- Medicare Part A (hospitalization)
- Medicare Part B (medical coverage)
- Medigap (Medicare Supplemental Insurance Policy) private insurance.

- ◆ Circle your Medigap plan:
A B C D E F G H I J

Medicare Advantage HMO.

- ◆ Which HMO? _____

Medicare Savings Program

- ◆ I am enrolled in: (*circle one*):
QMB SLMB QI-1 QDWI

Medi-Cal

- ◆ Do you have a **share of cost** with Medi-Cal? \$ _____/month

Employer-sponsored health coverage, including retiree coverage.

- ◆ Employer: _____

- ◆ Plan provider: _____

I am enrolled in a **drug plan or program** that pays for my drugs now.

- ◆ What plan or plans?

- ◆ My **co-pay** for drugs is: \$ _____

- ◆ I pay a **monthly premium**: \$ _____

Other health coverage:

- ◆ _____
- ◆ _____
- ◆ _____
- ◆ _____

2 My Income and Assets (optional). If you're enrolled in Medi-Cal now, skip this section. Financial help with Medicare drug costs is available for some people. Others may qualify for Medi-Cal or other programs. You may choose to share financial information to help the people you work with figure out if you might be eligible.

Income: include all sources of earned and unearned income, including work, Social Security, disability benefits, pension, etc.

Assets: include cash, savings and retirement accounts, etc. Leave out the home you live in and the car you drive.

My Income	
Income Source	Monthly \$

My Assets	
Asset	Value (\$)

Go on to Part 3



My Notes, Questions and Answers.

Use this area to write down any questions you might want to take to a counselor.

My Notes

Be Prepared. Plan Ahead.

You have a choice in your prescription drug coverage. Trained benefits counselors and planners can help you make an informed choice, at no cost to you.

Where can I get help?

- Trained HICAP (Health Insurance Counseling and Advocacy Program) **counselors** provide unbiased information about Medicare and related issues.

HICAP Counselors: 1-800-434-0222

- Find a benefits planner in your area and learn more about benefits on **Disability Benefits 101**.

www.db101.org





- Get accurate Medicare information for Californians:





Medicare information for Californians

www.CalMedicare.org

- Talk to your doctor** about the drugs you take and whether there are substitutes that would also work.

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This publication can be found online at www.db101.org. Print, large print, Braille, electronic, and non-English versions are available: order@db101.org.