

Helping Seniors Decide About Medicare D

Seniors are being bombarded daily with offers from Medicare D companies who want to provide drug benefits to our Medicare eligible population. This is a decision many have never had to make before and with the price of medications going up daily, is an important offer to understand.

1. Medicare Coverage
 - Part A Hospital Coverage
 - i. Covers most inpatient hospital expenses, 2005 deductible is \$912.00
 - Part B Supplementary Medical Insurance
 - ii. Covers 80% of doctor bills & other outpatient medical expenses after 1st \$110.00 in approved charges, 2005 monthly premium is \$78.20
2. Medicare Part D covers a part of drug expenses and is an option for seniors who have traditional Medicare primary only.
3. For seniors who want flexibility with the Medicare D option, they must weigh the options and monthly fees for coverage against benefits (drugs covered) to their specific situation.
4. Sign up started 11/15/05. The plan first goes into effect 1/1/06 and open enrollment ends 5/15/06.
5. There are many private drug companies (the government is not offering this direct to seniors) who offer the Medicare D benefit plan in each state. Monthly co-pays vary and covered drugs (formularies) vary.
6. Those in a senior risk product like Secure Horizons ("PacifiCare Sr HMO") or United Healthcare Sr HMO, probably have better benefits and less hassles than dropping out of the senior risk HMO and picking up traditional Medicare plus a Medicare D provider to duplicate coverage.
7. If a senior has a work/retiree sponsored drug benefit plan and has received a certificate stating it is comparable to Medicare D, consider keeping the employer medical and drug benefit plan.
8. Ask about "Extra Help" if a low-income senior and not on AHCCCS.
9. Several AHCCCS plan now have senior risk products, AIPA Personal Care Plus, Mercy Care Advantage, Health Choice Generations for low-income seniors.
10. For help:
 - a. Visit www.medicare.gov, click on Arizona on the map and a list will be generated to tell you which insurance plans offer coverage in your area. Also call 1-800-Medicare

- b. Pima Council on Aging can provide help in choosing plans.
 - i. 8467 E Broadway, Tucson, AZ, 85710-4009, Tel: (520) 790-7262
- c. Social Security Administration- tel: (502) 321-1167, 1-800-772-1213
 - ii. Or visit www.ssa.gov

These are my personal opinions, for specific advice consult your health care advisor, family members, PCOA, Medicare or Social Security Administration.