

ASK THE EXPERT

Medicare Rx Benefit

Keeping Prescription Drugs Affordable

(NAPSA)—**Q:** My mother lives on a limited fixed income and can't afford her prescription drugs, let alone prescription drug coverage. What do you suggest?

A: Seniors like your mother, with low and limited incomes, have access to subsidies to help them pay for Medicare's prescription drug coverage. This coverage makes it possible for low-income seniors to afford their prescription medications. The subsidies help pay for all or part of the:

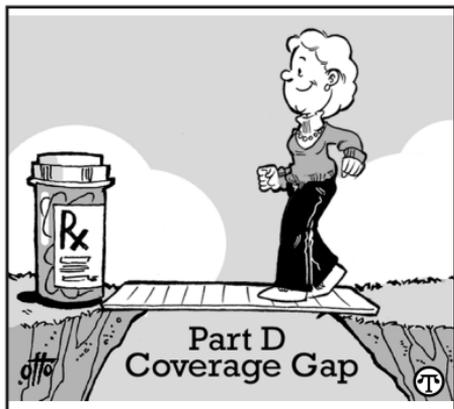
- Monthly premiums
- Annual deductible
- Coverage gap
- Co-payments

Some 3 million Americans who are eligible for this help have yet to apply, according to estimates by the Department of Health and Human Services. I encourage you to help your mother apply for a low-income subsidy to help her pay for her medications. You can apply for a subsidy over the phone or online:

Phone: (800) 772-1213

Web site: www.socialsecurity.gov

Q: I'm worried about paying for my prescription drugs when I hit the gap in coverage



in my Part D plan. Can you help?

A: It's best to budget for the coverage gap. And remember this is just a gap in coverage; it's not a cap on coverage. Once you've gotten through the gap, 95 percent of all your medication costs are covered. The gap may be uncomfortable, but it is temporary. For people who prefer to avoid the gap in coverage altogether, there are plans available that cover the gap. Beneficiaries in every state have at least one such plan available to them.

Answers are provided by Sandy Markwood, Chief Executive Officer of the National Association of Area Agencies on Aging.