



# spotlight on health

## Medicare's New Drug Benefit: Worth The Effort

By Tom Paul, Chief Pharmacy Officer of Ovations, a United-Health Group company

(NAPSA)—With Medicare's new prescription drug coverage program, "Part D," you could pay \$5 or less for many of your prescription medications.

Because the program is still new, understanding how it works can seem challenging. Here are a few tips to help you get started.



Tom Paul

### Step 1: Don't go it alone

• Talk to other seniors who have gone through the process. To date, surveys show the majority of people who have signed up for a Part D plan say their efforts to understand the plans and enroll are worth it.

• Take advantage of meetings available in your community to help you understand the drug program and to get assistance signing up. Check with the local AARP office, local senior centers, the library, your health insurer or other experts for educational events.

### Step 2: Learn As Much As You Can

• Go to libraries, publications and your Medicare & You handbook for toll-free phone numbers of the plans available in your area.

• If you think you may qualify for extra help with your Part D costs you should call: 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 877-486-2048, (24 hours a day/7 days a week), or your State Medicaid Office, or the Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call, 1-800-325-0778.

• If you have Internet access, visit Medicare's Web site at [www.medicare.gov](http://www.medicare.gov). It has a wealth of information, including a

Medicare Prescription Drug Plan Finder that helps compare plans in your areas. Other helpful Web sites include [www.aarp.org](http://www.aarp.org) and [www.MedicareRxInfosource.com](http://www.MedicareRxInfosource.com).

• Caregivers can go to [www.PartDCentral.com](http://www.PartDCentral.com) or [www.familycaregiving101.org](http://www.familycaregiving101.org)

### Step 3: Make Sure You're Signed Up

• Once you've enrolled in the plan, your acknowledgement letter from Medicare and/or the enrollment confirmation letter from your health plan serves as temporary proof of coverage. The letter plus your Medicare and/or Medicaid ID cards, will allow you to fill prescriptions until you receive your health plan's ID card.

• If you are a Medicaid enrollee and have not received information about which plan you have been enrolled in you should call: 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 877-486-2048, (24 hours a day/7 days a week), or your State Medicaid Office, or the Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call, 1-800-325-0778.

• Enroll before the 15th of the month. This helps ensure your enrollment information is in the pharmacy computer systems by the first of the following month.

• If you currently receive drug coverage through a Medicare Supplement plan, check with your Medicare Supplement plan provider: You may be able to realize additional savings under Medicare Part D.

Remember, if you are currently eligible for Medicare, enrolling before the May 15 deadline will help you avoid late enrollment fees. While the process may seem challenging, enrolling in a Part D plan may save money and help you get the drugs you need now and in the future.