

Understanding Medicare

New Resource Shows Medicare Beneficiaries What to Do if Coverage for Medicines is Denied

(NAPSA)—Medicare prescription drug coverage has given many seniors peace of mind that they will have access to the medicines they need. But occasionally, because of individual plan rules, seniors might find that the medicine prescribed by their doctor isn't always covered. Fortunately, seniors who encounter this situation have several options, and a new brochure can help them understand what they can do about it.

The new brochure, titled "Using Your Medicare Drug Plan: What to Do if Your Medicine Isn't Covered," is available through Your Pharmacy Benefit (YPB), a collaborative consumer education effort. The brochure outlines the specific steps people can take to get their medicines covered.

"Many Medicare beneficiaries don't realize that they can appeal if their medications are not covered, and can often get coverage for the medicines they need to stay healthy, while controlling their costs," said Rick Kellerman, M.D., president of the American Academy of Family Physicians, one of the organizations involved in YPB. "This brochure shows seniors what actions they can take if they are denied coverage for a medication."

Patients have the right to request coverage for their medicines and to appeal Medicare's decision if that coverage is denied, but they must follow a specific process. The brochure includes

information on that process, including:

- Tips on deciding whether to start this process
- Explanations of how the process works
- Definitions of key terms
- A sample appeal letter
- A step-by-step table of the coverage request process
- Additional resources such as links to Medicare's appeal forms.

The brochure is available in English and Spanish through the Federal Citizen Information Center. There are three easy ways to request copies of the brochure (publication number 661P):

• **Send your name and address to Publication Number 661P, Pueblo, CO 81009.**

• **Call toll-free (888) 8-PUEBLO (888-878-3256), weekdays 8 a.m. to 8 p.m. EST.**

• **Visit www.pueblo.gsa.gov** to place your order online or to read and print these and hundreds of other federal publications for free.

Other resources provided by Your Pharmacy Benefit focus on choosing, understanding and using prescription coverage. Through a Web site and free brochures, YPB offers suggestions on how to use prescription benefits to their full potential, hints on how to save money and tips on what to do when your prescription is denied for payment. For more information, visit **www.YourPharmacyBenefit.org**.