

# Understanding Medicare

## New Way To Lower Drug Costs

(NAPSA)—There's good news, bad news and better news when it comes to health care costs in America today.

**The good news**, according to AARP, is that one of the best ways to protect your health and your wealth when you take prescription medication is simple and practically free: Keep a medications list or personal medication record. This, studies have shown, helps your doctor, pharmacist and other health care professionals protect you from harmful overdoses or interactions.

**The bad news** is the high price of medicine today means one in two Americans say someone in their family has skipped pills or postponed or cut back on needed medical care due to the cost. Plus, each year, 3.4 million Americans with Medicare prescription drug coverage fall into the doughnut hole—a gap in coverage in which they have to pay the full costs of their drugs and their full monthly premium.

**The better news** is that AARP has developed a new resource to show people in Medicare Part D how to save on drug costs by postponing or, in some cases, avoiding the doughnut hole. The tool can also show you how to lower your out-of-pocket drug costs.

**It's easy to use.** Go to [www.aarp.org/doughnuthole](http://www.aarp.org/doughnuthole). Fill in your ZIP code, click on your health plan, list your drugs. The



**An online calculator may help you save money on medications.**

calculator will tell you how long your coverage will last before you hit the doughnut hole. You'll also get a list of less expensive medications, and you can print a letter—in English and in Spanish—you can give to your doctor for each medication alternative that may save you money. All the information you type in stays private. In fact, it goes away as soon as you exit the calculator.

**In addition** to creating the money-saving calculator and as a part of its Health Action Now campaign, AARP is calling on Congress to close the doughnut hole and lower prescription drug prices so that no one has to go without the prescriptions they need to stay healthy.

**To join** in the fight for more affordable drugs for all Americans, go to [www.healthactionnow.org](http://www.healthactionnow.org) or call (866) AARP-449.