

MEDICARE & YOU

Picking A Prescription Plan: You Can Do It!

(NAPSA)—If you have decided to sign up for Medicare Part D, here's some healthy advice: "The first thing to do," says Judy Cahill, executive director of the Academy of Managed Care Pharmacy, "is make a list of all the prescription drugs that you currently take, either on a regular basis or from time to time." If you have any questions, call your pharmacist or your doctor and make sure you know these basic facts:

- The drug's brand and generic names
- Why you take it
- The dose and the form (tablet, capsule, liquid)
- What each drug costs
- What you spent last year.

Put that information on a sheet of paper and you can begin to get a picture of what kind of coverage you need. Remember—your needs may not be the same as your spouse's or your friends. This information is different for each individual. If you spend part of the year in another location, shop for a plan that will cover your needs in both places. Record your thoughts and questions in a notebook as you read through plan literature.

If your drug use is small, consider a plan with low premiums and high co-payments. You'll pay about the same, but you'll be pro-



To determine which prescription plan is best for you, start with a list of all the medications you take.

tected in case of a sudden, serious disease.

Cahill says, "The most important thing is to get into a drug plan now. If you miss the May 15, 2006 deadline, you will incur a penalty of 1 percent per month for each month that you delay." The next open enrollment begins November 15, 2006, so you will pay at least 5 percent more for your premium every month for the rest of your life.

Cahill says, "This is insurance, like house or car insurance. Buy it now, and get peace of mind.

"It's like shopping for a car," she adds. "First, decide which features are important to you and what you are willing to pay. Do you just want to get from point A

to point B or do you want all the options?" It's likely more than one plan will fit your needs, so don't become obsessed with finding the "perfect" plan. If your needs change, you can switch plans next fall.

And you can change your mind. After you sign up for a drug plan, if you find one you like better, you can switch anytime before coverage begins in January and once more between January and May.

Plan comparison information is available at 1-800-MEDICARE or on the Internet at www.Medicare.gov. You can also get help from a variety of community organizations, the Social Security office or the state health insurance counseling program (1-800-677-1116). "This is a lot of information to digest, so take your time," Cahill says. "You can do it!"

• The Academy of Managed Care Pharmacy (AMCP) is a national professional association of pharmacists and other health care practitioners who provide a diversified range of clinical, educational and business management services and strategies on behalf of the more than 200 million Americans covered by a managed care pharmacy benefit. More news and information are available on the Web at www.amcp.org.