

Medicare News and Notes

Understanding Medicare Prescription Coverage

(NAPSA)—The prognosis for Medicare Part D seems to be good. Nearly half of physicians recently surveyed said they think the program will result in improved quality of care.

Yet many of those same professionals said the program can be hard to understand and particularly confusing for patients. In fact, according to the survey, doctors and pharmacists report that 95 percent of their senior patients have difficulty understanding the Medicare Part D program and more than 50 percent of patients have trouble understanding how much their drugs will cost. If you're confused about your coverage—or simply want to understand it better—the following tips may help.

Talk To Your Doctor

More than 41 million seniors eligible for Medicare Part D may turn to their physicians for answers—and one of the most frequently asked questions has to do with what medications are covered under each option. Physicians can now answer questions on the spot, using mobile devices or by logging on to the Internet.

Most doctors are using free software applications, such as Epocrates Rx drug and formulary reference, to quickly determine which drugs are covered by a specific health plan, whether there's a generic or cheaper drug alternative and which plans best meet their patients' clinical and financial needs. The software can also help doctors identify any potential drug interactions. That's important, considering that the average 75-year-old regularly takes five prescription



Your physicians may be able to help you better understand your Medicare Part D program.

drugs and uses several over-the-counter medications, according to a 2004 Alliance for Aging Research report.

Check The Web

A number of government Web sites are available to help people sort through the more than 400 Medicare Part D prescription plans. Try checking a site such as www.medicare.gov or www.epocrates.com for some information about your program. Before logging on, make a list of the medications you are taking and any conditions you may have. That can make it easier to see which plan best fits your needs.

Talk To Friends And Family

In addition to checking Web sites, it's important to talk to others about their experiences with a Medicare Part D plan. Ask your friends and family about what plan they selected, how they feel about it and what they learned. In addition, don't hesitate to check with your pharmacist or doctor's office staff.