

Seniors can get help in Medicare drug-benefit muddle

Wednesday, December 28, 2005

Editor's note: The following column on the new Medicare prescription drug benefit was prepared by Ali Bers, an attorney at Western Massachusetts Legal Services and the Medicare Advocacy Project.

Q:I am on Medicare and MassHealth. I understand that MassHealth will stop covering my prescription drugs as of Jan. 1. Is there anything I need to do to make sure I can still get all my prescriptions in January? A:If you are on both Medicare and MassHealth (also known as Medicaid), you need to pay careful attention to your prescription drug situation.

As of Jan. 1, MassHealth will no longer cover your prescription drugs (though it will continue to cover everything else, like doctor visits, as usual). Instead, Medicare will cover your prescription drugs through one of the Medicare Prescription Drug Plans offered by private insurance companies.

Your costs, however, should remain about the same as when MassHealth was covering your drugs, because in most cases you will only be responsible for copayments of up to \$3 or \$5, depending on your income. The out-of-pocket costs that you may have heard about, like 25 percent co-insurance payments, tiered copayments, annual deductible and the coverage gap or "doughnut hole," do not apply to people on both Medicare and MassHealth.

You also will have no monthly premium if you stay in the plan you were assigned to, or if you switch to another plan offered at no premium to those on both Medicare and MassHealth.

People on both Medicare and MassHealth have been assigned at random to one of the Medicare Prescription Drug Plans for Massachusetts, for example SilverScript, Health Net Orange or WellCare Signature. By now you should have received a letter from Medicare on yellow paper stating which plan you were assigned to. You should also receive a "welcome kit" from the plan itself.

Because each plan has a different "formulary," or list of covered drugs, it is important to make sure that whatever plan you were assigned to covers all of your prescription drugs.

You can do that by calling the plan, by calling 1 (800) MEDICARE, or by using the Internet-based "Formulary Finder" on the Medicare Web site (www.medicare.gov). You should make a list of all the drugs you are taking and their dosages before you call or check the Web site.

If the plan you were assigned to covers all of your drugs, you are all set. After Dec. 31, simply go to one of your plan's participating pharmacies (most major pharmacies are participating in all plans) to have your prescriptions filled. If the plan you were assigned to does not cover all of your drugs, you will have some more steps.

First, you can try to find a different plan that does cover all of your drugs. You can do so by calling 1 (800) MEDICARE or by using the Medicare Web site.

Also, the Massachusetts SHINE program (1 (800) AGE-INFO) has counselors to provide free help with selecting a plan. If you find a plan that covers all of your drugs and you enroll in it before Jan. 1, you should have coverage under that plan as of Jan. 1. Note that only some of the plans are offered at no monthly premium to people on both Medicare and MassHealth.

For other plans, you will have to pay the difference between the amount subsidized by the government and the premium charged by the individual plan. If you cannot find any plan that covers all of your drugs, you should discuss with your doctor whether there are different drugs on your plan's formulary that you can safely use as an alternative. If not, then you and your doctor can ask the plan for an exception.

A few things to keep in mind:

If you are on both Medicare and MassHealth and have not received a notice telling you which plan you were assigned to, you should call 1 (800) MEDICARE and ask which plan you were assigned to.

If you go to a pharmacy after Dec. 31 and find that one of your drugs is not covered under your plan's formulary, make sure to ask about the plan's "transition" process for new members. You may be able to get a one-time fill of a nonformulary drug while an alternative is worked out.

If you go to a pharmacy after Dec. 31 and find that you still have not been assigned to a Medicare prescription drug plan, the pharmacist should still be able to fill your prescriptions that day under a national backup plan, as long as you can show evidence of being on both Medicare and MassHealth.

Keep bringing your MassHealth card to the pharmacy. There are certain types of drugs that will not be covered by most Medicare plans, but that MassHealth will continue to cover under the same rules it used before, such as benzodiazepines like Xanax, Ativan, Valium, Klonopin or Restoril.

People on both Medicare and MassHealth are allowed to switch prescription drug plans at any time, with the new plan taking effect on the first of the following month. Remember that only some plans are offered at no monthly premium. For others, you will have to pay the difference between the amount subsidized by the government and the premium charged by the individual plan.

MassHealth is stopping its coverage of prescription drugs only for people who are also on Medicare. People who are not on Medicare will continue to have their drugs covered by MassHealth as usual.

For free assistance with selecting and enrolling in a prescription drug plan, call SHINE (1 (800) AGE-INFO). For free assistance with the prescription drug benefit once the plans start, such as help getting a nonformulary drug by using the exception process, call the Medicare Advocacy Project at (413) 781-7814.