

What You Should Know about Medicare Prescription Drug Coverage (Part D) When You Have Chronic Kidney Disease and a Medicare Advantage Plan

If you have chronic kidney disease, your doctor may prescribe drugs to prevent or treat anemia, bone disease, depression, diabetes, heart problems, high blood pressure, high cholesterol, infection, pain, and water weight gain. To stay healthy and protect your kidneys, you must take prescribed drugs in the right dose at the right time. Your doctors need to know all your drugs.

Medicare Part D can help you pay for your prescribed drugs that are not covered by Part A or Part B if you join a plan. Anyone with Medicare can join, even if you have kidney disease.

If you have a **Medicare Advantage** (MA) plan with drug coverage, you will get a notice about your drug coverage and options. If your MA plan does not cover drugs, join another MA plan that *does* (called MA-PD). Do not join a stand-alone Medicare prescription drug plan (called PDP) or you will lose your MA *health* plan.

If you have Medicare Advantage without prescription drug coverage (*and joining Part D will not affect your health coverage*), you can choose a plan during the open enrollment period from November 15 to December 31 and your plan will start January 1. You can switch from an MA-PD to another MA-PD or to Original Medicare and a stand-alone Part D plan from January 1 to March 31 each year. If you're on dialysis, you can only choose another MA-PD sold by the same company. If you want to leave your MA-PD and switch to Original Medicare, be sure you can get a Medigap (Medicare supplement) plan before you do.

If you get Medicare after January 2006, your first chance to join a Part D plan is during the same 7-month period you can sign up for Part B. Wait to join and you could pay a higher premium. In most cases, you'll only be able to join or change plans from November 15 to December 31 each year. Your new plan will start the next January 1.

If you have limited income and resources, you may get extra help to pay for your Medicare Part D plan and drug costs. Apply for extra help on Social Security's website at www.socialsecurity.gov or call (800) 772-1213 or

(800) 325-0778 for TTY. With extra help, you could pay very little for each drug you buy. Otherwise, you will pay the premium plus a deductible and co-payments or coinsurance and, depending on your plan, you may pay the full cost for your covered drugs during the coverage gap before Medicare will pay 95% for the rest of the year.

Companies sell Medicare-approved plans. Some are standard plans; enhanced plans cover more but cost more. Companies can't sell Part D plans door-to-door. Look for the Medicare-approved symbol on mailings. Your MA health plan may or may not charge more to cover drugs.

All plans must cover certain drugs, like anti-depressants or drugs to prevent transplant rejection. Standard plans cannot cover over-the-counter drugs, vitamins (except Vitamin D), and a few others. A plan's list of covered drugs is called a formulary. Generics may be cheaper. Ask your doctor if you can take a generic *before* you buy it.

If you choose to join a plan, choose a kidney-friendly one. Your doctor can help you know what drugs to look for. Make a list with drug names, doses, and number you take a month. Ask your doctor if you're taking the best drugs to stay healthy. Ask what other drugs you may need if your health or treatment changes and look for them on formularies. Compare plans and costs. Choose one that covers all or most drugs you take now or you may need later if you need dialysis or a transplant. Check to see what drug stores you can use. Mail order may save money on drugs you take all the time.

Review plans in *Medicare & You* booklet. Visit the Medicare Prescription Drug Plan Finder at www.medicare.gov or call the Medicare Helpline at 1-800-MEDICARE (1-877-486-2048 TTY). Ask Medicare how you can get in-person help through your State Health Insurance Assistance Program.

Apply with the insurance company, use the Medicare Prescription Drug Plan Finder or call the Medicare Helpline. Guard your personal numbers. You can give them to Social Security, the Medicare Helpline, or plans *if you call them*. Report any concerns to the Medicare Helpline.

Your Medicare drug plan must give you a list of rights when you enroll. If you need a drug that's not on the list, your doctor can ask for an "exception" for the plan to cover a drug you need. You have the right to appeal a denial.

Your healthcare team wants you to know all you can about Part D so *you* can make the best choice to meet your needs. Be aware that most of what you read is for the "average" person with Medicare. You can find what you need to help you make an informed decision at www.kidneydrugcoverage.org. Libraries have the Internet if you don't. Ask a neighbor or loved one to help you get what you need on their computer.

The Kidney Medicare Drugs Awareness and Education Initiative is a service of the kidney community, designed to provide timely, consistent, reliable, and up-to-date information about Medicare and Medicare prescription drug coverage (Part D).