

CHOOSING A MEDICARE PRESCRIPTION DRUG PLAN

If you are like many people with Medicare and chronic kidney disease (CKD), joining a Medicare prescription drug plan, or enrolling in Medicare **Part D**, will save you money on drugs. If you choose the right plan, Part D can help you save money—even if your drug needs change in the future.

How do you choose the right plan? Here are some tips:

1. Write a list of all prescription drugs you take now, the dose for each, and the cost. Your druggist may be able to pull up your record if you always use the same pharmacy. Ask your doctor which drugs you may need in the future if your health changes and add these to your list, too.
2. Check the health insurance you have now. If you have prescription drug coverage, ask if it will stop in 2006. You need to know if your current plan will be at least as good as Part D. This will help you decide whether to keep your plan or switch to one that offers Part D.
3. Find out what Part D plans are offered where you live. In October 2005, Medicare will send out its booklet, *Medicare & You 2006*, which will tell you about plans in your area. You can also go to www.medicare.gov or call 1-800-MEDICARE to learn about plans in your area. Plans will start sending you letters in October, too.
4. Check the lists of drugs (formularies) to see if the drugs you need are covered. Some plans may offer very broad lists, but may group drugs by price levels. Find out how much your drugs will cost.
5. Make a chart to help you compare plans to each other. Here are some things you may want to compare:
 - Monthly premium
 - Deductible
 - Copay for your drugs



6. See where the plan's pharmacies are. Find out if your local pharmacy is part of the plan's network. If you travel, be sure the plan will cover pharmacies away from home.

Thinking about declining Medicare prescription drug coverage? If you have a health problem after the period to join closes, you could pay the full cost of drugs for months before you have another chance to join. Plus your premium could be 1% higher for every month you wait.

This information has been provided by the Kidney Medicare Drugs Awareness and Education Initiative. The initiative is comprised of a group of more than 35 kidney organizations and companies who have joined forces to help people with kidney disease and the health care professionals who care for them understand the new Medicare benefit.

For more information, visit www.kidneydrugcoverage.org. If you do not have access to the Internet, visit your local library or ask someone to look up information for you. If you have questions, you can e-mail us at info@kidneydrugcoverage.org. Please put the word "question" in the subject line.