

MEDICARE PRESCRIPTION DRUG PLANS

Help for People with Low Income

Medicare **Part D** is prescription drug coverage for all people who can get Medicare. This is a chance for most people who have Medicare to save money on their drug costs. *People with low income can get help with the costs of Part D.*

Many people will get help with Part D costs without needing to apply. This is true for you if you have Medicare *and*:

- Medicaid pays for your prescription drugs
- Medicaid pays your Medicare premiums
- You have Supplemental Security

Income (SSI)

In these cases, you will pay no premium or deductible. You will not have a gap in your coverage. Your only cost may be a small copay for each drug. Medicare will mail you a letter if you automatically qualify for Part D help. Be sure to keep the letter.

Medicaid will **stop** paying for drugs on January 1, 2006. Instead, Medicare will pay for them through Part D. To make sure your drug coverage does not stop, Medicare will choose a Part D plan for you. If Medicaid pays for your prescription drugs, watch for a letter in October that will tell you which plan you have. You can change plans at any time if this plan does not meet your needs.

If you get SSI checks, if Medicaid pays your Medicare premiums but not your prescription drugs, or if you don't choose a Part D plan by May 15, 2006, Medicare will choose a plan for you. You can only change plans once a year from November 15 to December 31.

Some people have low income, but do not get *automatic* help with Part D. You may be able to get help if you *apply* for it. You may qualify if:



- You are single, earn less than \$14,355 a year, and have assets less than \$11,500 (\$10,000 plus \$1,500 for burial expenses)
- You are married, earn less than \$19,245 a year, and have assets less than \$23,000 (\$20,000 plus \$3,000 for burial expenses)

Assets **do not** include your home, car, or a burial plot. If you qualify, your costs will be reduced on a sliding scale. To apply, call Social Security at 1-800-772-1213 or visit www.socialsecurity.gov

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.