

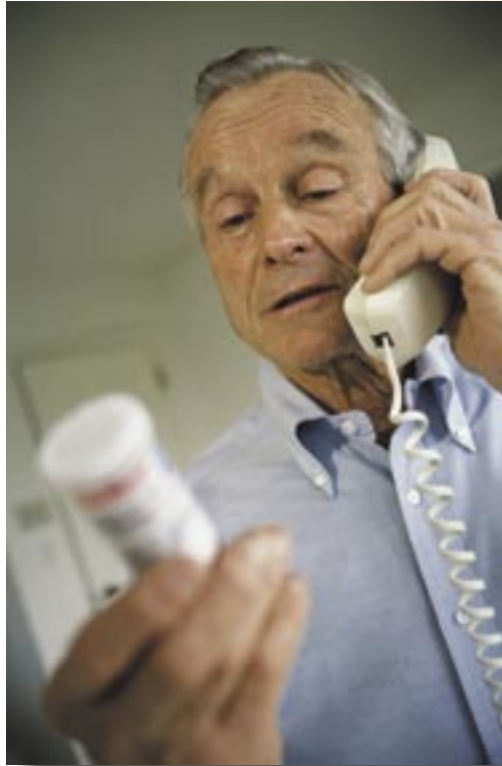
Medical Resources for Seniors

Medicare Part D

Medicare Part D, which became effective on January 1, 2006, is optional prescription drug insurance for senior citizens over 65 and for certain people with disabilities. Each insurance plan coverage is different, so a detailed comparison of two or three plans is the best way to make a choice.

Stand-alone Part D plans are designed to go with original Medicare, somewhat like supplemental “Medigap” insurance, and all they provide is prescription drug coverage. Other plans, called Medicare Advantage plans, are a package that includes hospital and medical coverage as well as prescription drug insurance. Some Medicare Advantage plans have a significantly lower monthly premiums, but they usually limit their patients to a network of participating hospitals, doctors and pharmacies.

The best way to enroll is to compare the benefits and expenses of various plans using information from Medicare, available at 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov. Detailed



information can also be obtained from each company that offers Medicare Part D plans by calling the company’s toll-free service center or by attending presentations made by the company. Free assistance in untangling Part D information is available through the Knoxville-Knox County Community Action Committee’s Office on Aging.

Part D insurance is affordable. Some plans have a low monthly premium or none. In addition, the federal government provides assistance in the form of a Low Income Subsidy

19

“The best way to enroll in a Medicare Part D insurance plan is to compare the benefits and expenses of various plans using information available from Medicare.”

For Medicare Information:

call 1-800-MEDICARE (1-800-633-4227)
or log onto www.medicare.gov

**“Affordable
Medicine Options
for seniors
(AMOS) Staff and
volunteers answer
questions on the
phone, make
presentations to
groups, and advise
individuals. Call
524-2786.”**

(“Extra Help”) that reduces the monthly premium and copays, and eliminates the Gap in Coverage built into the Part D general benefit. To apply for the Low Income Subsidy, Medicare beneficiaries—perhaps with help from their family or the AMOS program—should contact the nearest Social Security office.

There are no special requirements for enrollment in Medicare Part D. The beneficiary is offered the opportunity to enroll at the same time they enroll in Medicare Part B (“Medical” coverage). Those who decide not to enroll in Part D during their first enrollment period can enroll during the annual Open Enrollment Period (November 15 – December 31 of each year), but they will pay a higher premium for delaying. Also during the annual Open Enrollment Period, Medicare beneficiaries who already have Part D coverage can change plans if they want to.

Additional Programs That Can Help With Prescription Drugs

Many people can obtain free brand-name medicines from drug manufacturers through Patient Assistance Programs. There are no age limits, but there are financial guidelines, and the patient’s doctor must complete part of the application form. Medicare beneficiaries — even those with Part D coverage

— may be eligible for certain Patient Assistance Programs. Discounts and free samples are available, and buying from a mail order company can also save money.

Affordable Medicine Options for Seniors (AMOS)

The AMOS program at the Knoxville-Knox County Community Action Committee Office on Aging offers free assistance to senior citizens age 60 and older as well as people of any age with disabilities. Staff and volunteers answer questions on the phone, make presentations to groups, and advise individuals. Call 524-2786.

AMOS and its advisory group, the Prescription Drug Task Force, have partnered with the Knox County Mayor’s Office since 2003.

