

Frequently Asked Part D Questions 2014

1. How do I pick a Plan?

Begin by checking with the Pharmacy you prefer to use. Ask them which Medicare plans they accept. This may narrow the group of choices if you want to be able to go to the pharmacy you usually use.

- Read the Medicare and You 2014 Handbook to get basic information.
- Get your personal information together:
 - Your Medicare number
 - Your Date of Birth
 - The effective date you became eligible for Medicare
 - Your Zip Code
 - What County you live in
 - A complete list of the Medications you take, including proper spelling.
- Go to www.medicare.gov on the web
- Call 1-800-633-4227 (TTY users should call 1-877-486-2048)
- Call SHIP 1-800-541-7735

2. Is Medicaid going to pick my plan for me?

NO, The Centers for Medicare and Medicaid Services at the Federal Level will RANDOMLY assign you to a Prescription Drug Plan.

- You may pick a different plan if the plan you were randomly assigned is not best for you.
- Because you are on Medicaid, you are also allowed to change plans for the following month anytime you want. (We strongly recommend that if you are going to change your plan, do so *before*, the 15th of the current month so the change can be in place by the first of the next month.

3. How are MY Medicaid pharmacy benefits going to change over to Part D Medicare benefits?

Part D Medicare will pay for the majority of your prescriptions. When you go to fill your medications take your Medicaid Card, Medicare Card and Prescription Drug card with you to the pharmacy.

Medicaid will still cover: Prescription cough and cold medicines, and the same “Over the Counter” medications they have in the past.

Your Pharmacist will know which drugs to bill to your Medicare Part D plan and which drugs to bill to Medicaid.

4. What are my copayments going to be?

Medications that are billed to Medicaid will remain the same; \$3.00 for each medication to a maximum of \$15.00 a month. Medications that are billed to Medicare will be based on if you receive your Medicaid card for free or if you pay (spenddown) to get it each month.

- If you get the Medicaid card free, you will pay \$1.20 for each generic drug and \$3.60 for each brand name drug you take.
- If you pay to get a Medicaid card each month, you will pay \$2.55 for each generic drug and \$6.35 for each brand name drug you take.
- Medicare does not have a limit to the amount you pay for Medicare drugs each month.
- If you are on Nursing Home Medicaid, you have no pharmacy co-payments.

5. How much will I pay for my premium and deductible for Medicare Part D?

Because you have Medicaid, you will have no Premium UNLESS you pick a plan that does not have the Premium Amount printed in BLUE in the Medicare and You 2014 handbook.

If you pick a plan printed in BLACK, you will have to pay part of the premium. Please call the plan to find out what your share of the premium will be.

In 2014, there are 11 plans you may choose from, that will not have a premium if you have Medicaid or Medicare Cost Sharing. They are:

- Aetna Medicare Rx Essentials
- Cigna-HealthSpring
- EnvisionRX Plus Silver
- Express Scripts – Value
- HealthMarkets Value Rx
- Humana Preferred Rx Plan
- Symphonix Rite Aid Value Rx
- United American Select
- UnitedHealthcare AARP MedicareRx Saver Plus
- WellWellCare Classic
- Windsor Rx

Because you are on Medicaid and Medicare, you will NOT have a Deductible or Coverage Gap (sometimes called the Donut Hole).

6. Will Medicaid still pay for my (buyin) Medicare Part B Premium?

Medicaid will continue to pay your Medicare Part B Premium as long as you receive Medicaid or are eligible for one of the Medicare Cost Sharing Programs.

7. Will Medicaid be providing me a packet showing the various plans I can choose?

NO. In your Medicare and You 2014 Handbook beginning on page 151, all of the plans offered in Utah are listed as well as their premium price. You will receive the Medicare and You 2014 Handbook in the Fall of 2013. Read it to understand which plans will be available in 2014 and any benefit changes there may be.

8. Can my Medicaid caseworker help me pick a Prescription Drug Plan?

NO, in fact your worker is forbidden from doing so.

- You may Visit the Medicare Website to pick a plan at: www.medicare.gov or
- Call Medicare at 1-800-633-4227 (TTY users should call 1-877-486-2048). Customer Service Representatives are available 7 days a week, 24 hours a day. (By calling in the middle of the night, you may be able to reach someone more easily!) or
- Call SHIP (Senior Health Insurance Information Program) 1-800-541-7735