

CENTRE DAILY TIMES

June 19, 2008

www.centredaily.com

AGING Q&A (By Judy Furfaro)

Programs provide assistance for seniors' prescriptions

Q: My income is low. Are there programs that can help pay for my prescriptions?

A: Yes.

Medicare's Extra Help drug benefit program: You may be eligible for the Medicare drug benefit Extra Help if your monthly income is below \$1,301 (\$1,751 for couples) in 2008 and assets are below specified limits. Extra Help is a federal program that helps you pay for some or most of the costs of Medicare prescription drug coverage. Even if your income or assets are above the set limits, you may still qualify because certain types of income and assets may not be counted. You can apply for the Extra Help program at any time.

Medicaid: If your monthly income is below the Medicaid limit, you may be eligible for full drug coverage from Medicaid. If you have both Medicare and Medicaid, you must generally enroll in the Medicare drug benefit. You will automatically receive Extra Help paying for the benefit and do not have to apply. You will continue to get the rest of your health benefits through Medicaid.

Apply for the Medicaid benefit at your local county assistance office.

Medicare savings programs: If your income is too high for Medicaid, there are also other government programs called Medicare Savings programs that help pay for your Medicare premiums, coinsurance and deductibles. These can help free up money that you can use to pay for your prescriptions. Apply at your local county assistance office.

Note: If you are enrolled in an MSP or receive Supplemental Security Income, you also automatically qualify for Extra Help paying for Medicare's prescription drug benefit. You do not have to apply for this extra assistance.

State-sponsored prescription drug assistance programs: Pennsylvania has the PACE/PACENET program to help save people money on their prescriptions. You must be 65 years of age and meet income guidelines to apply. Call 800-225-7223.

Charity programs: There may be some charities that can help reduce your prescription costs. In some cases, the amount the charity pays counts toward your catastrophic coverage limit for Medicare drug coverage. You can also see if your hospital has a Charity Care Policy to reduce your copays if you cannot afford them.

Some of these charities that help pay your prescription copays are:

•Caring Voice Coalition: 888-267-1440, <http://caringvoice.org>. •Chronic Disease Fund: 877-968-7233, www.cdfund.org. •The HealthWell Foundation: www.healthwellfoundation.org •The National Marrow Patient Assistance Program and Financial Assistance Fund: 888-999-6743, www.marrow.org. •National Organization for Rare Disorders: www.rarediseases.org. •Patient Advocate Foundation's Co-Pay Relief: 866-512-3861, www.copays.org. •Patient Services Incorporated: 800-366-7741, www.uneedpsi.com. NOTE: Some of the above charity programs have income guidelines and only cover certain medications for certain diseases and chronic health conditions.

Patient assistance programs: If your income is low but your assets are too high for Medicaid, you may be able to get free or low-cost drugs directly from the company that makes them. Many companies have their own programs. In most cases, your doctor must apply for you. Keep in mind that many patient assistance programs do not allow you to apply if you are eligible for the Medicare drug benefit part D. Call PA PAP at 800-955-0989 to apply.

Note: If you get help from a PAP paying for a drug on your part D plan's formulary, only what you pay for your drug will count toward meeting your out-of-pocket limit (\$4,050 in 2008). What your PAP pays for your prescription drugs will not count toward the \$4,050 in out-of-pocket costs that you must spend before catastrophic coverage begins and your drug costs go down significantly.

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