



Know the Facts About the Medicare Prescription Drug Discount Card

Good news if you are on Medicare! Because of a new health care law, you can purchase a Medicare Approved Prescription Drug Discount Card and start saving on your prescription medication right away. Medicare is contracting with private companies to offer the drug discount cards. All discount cards approved by Medicare will have the Medicare Approved seal (as shown above).

How does the drug discount card work?

Nearly anyone enrolled in Medicare can apply for a discount card.

- After deciding which private company's card best fits your needs, you can purchase a card for up to \$30. You will pay once for a card valid from June to December 2004 and again for a card that covers the 2005 year.
- With the card, you may be eligible to purchase most prescription drugs from your pharmacy at a 10% to 15% overall discount. You may save even more on generic drugs.

If you are single with income less than \$12,569 per year or a couple making less than \$16,862, you may qualify for additional benefits:

- The fee for purchasing the card will be waived.
- Your card will have up to \$600 credit you can use for purchasing prescription drugs at your pharmacy. The credit will work along with your discount; and when you have used up all the credit, you will still have the discount.

What else do I need to know?

- The card company you select will have an enrollment form. The form will have a section for you to apply for the \$600 credit.
- After you send in the enrollment form, Medicare will decide if you qualify for the card and the credit.
- If you qualify, your card will be mailed to you by the card company. You may qualify for the card and not for the credit.

- Not all drugs are covered. Savings will vary depending on the drug and the card.
- Where you can use the card will vary. Some pharmacies will accept only certain cards.
- Your pharmacy can help you compare cards.

Do I have to enroll in a Medicare-approved Drug Discount Card Program?

No, the discount cards are voluntary.

- If you already have a drug benefit with your health insurance, you may not need the card. *Do not drop any prescription drug plan you currently have without making very sure that the Medicare Discount Card will actually be a better option.*
- If you already have a drug discount card that is not through Medicare, you can keep that card. You can also get a Medicare-approved card and use whichever card gives the best prices.
- If you have a Medigap plan with drug coverage, the card should not affect your drug coverage. You may still use the Medicare-approved card if it provides lower prices.

Things to consider when picking a card?

- *Convenience.* Can you use the card at a pharmacy that is close to where you live? If you spend part of the year in a different place, you will want a card that covers pharmacies in both places. If you want to order your prescriptions through the mail, choose a card that has a mail order service.
- *Covered Drugs.* Does the card cover the drugs you need? Most likely at least one card will cover all of your medicines. If not, you may want to talk to your doctor about switching to a similar drug included on the available cards.
- *Savings.* Does the card offer the best price on the drugs you take? Remember that the discount offered will vary from card to card, and also from drug to drug on any individual card.

Four ways to find out about the cards available in your area.

- Call 1-800-MEDICARE (1-800-633-4227).
- Visit the Medicare web site: www.medicare.gov
- Call your Tennessee State Health Insurance Assistance Program at 1-877-801-0044.
- Talk with your pharmacist.

Have this information ready when calling or logging on the web site:

1. Your ZIP code
2. Names of all of your prescription medicines and doses and amounts. You can find this information on your pill bottles.

3. Your total gross monthly income if you think you might qualify for the additional low-income benefits.
4. Your preferred pharmacy.

When is the best time and day to call Medicare?

For the shortest waiting times, call after 6:00 p.m. and before 6:00 a.m. EST. The best days to call are Thursday, Friday and Sunday.

Can I change cards?

You can change your card during the open enrollment period from November 15 thru December 31, 2004.

Compare the Cards

Use this worksheet to compare different cards and what they offer.

Name of Drug (including strength and amount, e.g., Lipitor 20 mg, 30 tablets)	What I pay monthly for the drug (including current discounts)	Discount Card #1	Discount Card #2	Discount Card #3
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
Total Monthly Cost	\$	\$	\$	\$
Does the card give discounts for all of my prescription drugs?				
Is there an annual fee for the card?				
Where can I use the card? - which pharmacies, mail order, what states?				

This information is brought to you by the University of Tennessee's Extension (<http://fcs.tennessee.edu/ccbhi/index.htm>) and College of Pharmacy in partnership with the Tennessee Pharmacists Association (www.tnpharm.org) and the Affordable Medicine Options for Seniors Program, Knoxville-Knox County Office on Aging (865-524-2786).