

## Medicare Will Offer Drug Coverage

On January 1, 2006, new Medicare Prescription Drug Plans will offer prescription drug coverage to anyone eligible for Medicare.

**If you are not eligible for Medicare, your Chronic Renal Disease Program (CRDP) benefits will not be affected.**

### What is a Prescription Drug Plan?

Prescription Drug Plans are offered by private insurance companies and will provide insurance coverage for prescription drugs. People with Medicare will share in the cost of this prescription drug coverage. This includes a monthly premium, a co-payment for each prescription and may or may not include a deductible.

The plans will have different benefit options. This includes the drugs that they cover, how much people with Medicare will have to pay for each prescription, and which pharmacies people with Medicare will be able to use.

### Do I have to enroll into a Medicare Prescription Drug Plan?

The Medicare Prescription Drug Plan is voluntary, but there are some very important reasons why you should consider joining. If you are eligible for Medicare, you must enroll in the Medicare Prescription Drug Plan in order to be eligible for CRDP. **If you are eligible for Medicare and not enrolled in a Medicare Prescription Drug Plan, you will not qualify for the CRDP program.**

If you become eligible for Medicare after January 1, 2006, you should contact Medicare to discuss your Medicare Prescription Drug Plan options and then contact CRDP.

### Is there a premium?

There will be a monthly premium for Medicare's Prescription Drug Plan. If you have limited income and resources, you may be able to get extra help from Social Security that will help to pay for the monthly premiums and deductibles for the new Medicare drug benefit.

If you don't qualify for the extra help, CRDP will pay the basic monthly premium.

### What does this mean to my CRDP coverage?

If you are eligible for Medicare Part D, you must enroll in a Medicare Prescription Drug Plan and show proof of enrollment in order to be eligible for CRDP.

If you may be eligible for the extra help, you must apply with Social Security and show proof of approval or denial in order to be eligible for CRDP.

**If you do not enroll in a Medicare Prescription Drug Plan and apply for extra help (if you may be eligible), you will no longer qualify for CRDP.**

CRDP will cover any Medicare cost sharing (deductibles, co-payment, or coverage gap) for prescriptions prior authorized by CRDP. You will be responsible for the payment of any Medicare cost sharing (deductibles, co-payment, or coverage gap) for prescriptions that are not prior authorized by CRDP. CRDP may cover some of the drugs which are excluded from Part D. These include over-the-counter (OTC) drugs, benzodiazepines, and barbiturates. These drugs must be prior authorized. If the prescription is prior authorized, CRDP will pay for the drug.

### What if I already have prescription drug coverage?

You will receive a notice in the mail from your insurance carrier by November, 15 2005 to inform you if your coverage is "creditable coverage". "Creditable coverage" refers to coverage as good as or better than that offered by the Medicare Prescription Drug Plan. If your coverage is not "creditable" you should enroll into a Medicare Prescription Drug Plan as soon as possible. With "creditable coverage", you do not have to enroll with a Medicare Prescription Drug Plan to remain in the CRDP.

### What should I do next?

Watch your mail! CRDP will continue to send you updates on this same green paper.

Apply for Extra Help! Call Social Security to find out if you qualify for the extra help. Some people will automatically receive an application from Social Security. If you do, you should complete the application and return it as soon as possible.

Choose a Prescription Drug Plan - and enroll as soon as you decide!

When choosing your plan, be sure to consider what drugs the plan covers and what pharmacies you can use. You can enroll into a Medicare Prescription Drug Plan as early as November 15, 2005.

**Para mas informacion sobre los Medicamentos Cubierto por Medicare por favor llame al 1-800-996-9969 y opreciones #4.**

Dates To Remember

**Summer 2005...** Watch your mail for information from Medicare and Social Security about the extra help that is available for some clients.

**August 2005...** You can apply for the extra help through Social Security. Medicare will send letters to clients who are automatically eligible for the extra help.

**October 2005...** The Medicare Prescription Drug Plans in our area will start sending information about their benefit options. Read the information carefully, consider what drugs the plan covers and what pharmacies you can use.

Medicare will send their 2006 "Medicare & You" handbook.

**November 15, 2005...** Enrollment for Medicare Prescription Drug Plans begins.

**January 1, 2006...** The Medicare Prescription Drug Plans go into effect.

CRDP Pharmacy Customer Service  
1-800-996-9969 option 2

CRDP  
1-302-424-7180 or you may contact the Delaware Helpline and ask to be transferred to CRDP at 1-800-464-4357

Medicare 1-800-633-4227

Social Security 1-800-772-1213

P.O. Box 909  
Manor Branch  
New Castle, DE 19720-0909



**CHRONIC RENAL  
DISEASE  
PROGRAM**

**IMPORTANT NOTICE  
ABOUT YOUR  
PRESCRIPTION  
DRUG BENEFITS**

**PLEASE READ!**



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