

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 DPAP 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 DPAP. **If you are eligible for Medicare and not enrolled in a Medicare Prescription Drug Plan, you will not qualify for DPAP.**

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 DPAP Customer Service to discuss your DPAP coverage.

Is there a premium?

There will be a monthly premium for Medicare's prescription drug coverage. 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, DPAP will pay your monthly Medicare Prescription Drug Plan premium as part of your \$2500 annual DPAP benefit.

What does this mean to my DPAP coverage?

All eligible DPAP clients will be re-enrolled into DPAP from July 1, 2005 through December 31, 2005.

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 DPAP on January 1, 2006.

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 DPAP on January 1, 2006.

If you do not enroll in a Medicare Prescription Drug Plan and apply for extra help (if you may be eligible) by December 31, 2005, you will no longer qualify for DPAP.

DPAP will continue to offer a yearly \$2,500 prescription benefit. A portion of that will be reserved to pay your basic monthly Medicare Prescription Drug Plan premium. If DPAP covers your prescription, you will still need to pay the current DPAP co-payment which is \$5 or 25%, whichever is greater. If Medicare Part D covers your prescription, you will pay the Part D co-payment.

You will still need to go through the DPAP annual enrollment process.

Effective January 1, 2006, the DPAP benefit year will be January through December instead of July through June.

What should I do next?

Watch your mail! DPAP 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 Medicare 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. **If you do not enroll in a Medicare Prescription Drug Plan by December 31, 2005, your DPAP benefit will end on that date. You can reapply for DPAP once you have enrolled in a Medicare Prescription Drug Plan.**

Dates To Remember

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

June 2005... You can apply for the extra help through Social Security. Medicare will send letters to clients that 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.

Medicare 1-800-633-4227

Social Security 1-800-772-1213

DPAP Customer Service
1-800-996-9969 option 2

Elder Info 1-800-336-9500

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

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



IMPORTANT NOTICE

**ABOUT YOUR
PRESCRIPTION
DRUG BENEFITS**

PLEASE READ!



**DELAWARE HEALTH &
SOCIAL SERVICES**
Division of Medicaid &
Medical Assistance