

This Week in Washington



WITH CONGRESSMAN
JO BONNER

Medicare Part D Open Enrollment Begins

For two years now, senior Americans have been enjoying the benefits of the permanent Medicare prescription drug benefit helping them – in many cases – meet the cost of their medication.

When Congress crafted the prescription drug benefit in 2003, it was a priority to introduce a competitive pricing structure to the process in order to lower drug costs for seniors. The competition has had the intended effect – it is driving down drug prices and premiums for seniors.

On average, beneficiaries are saving more than \$1200 a year on their drug bills.

According to CMS, a typical beneficiary with no coverage today will save about 50 percent on prescription drug costs under this program.

For seniors with limited means, additional help is also available. About one-third of all people with Medicare will qualify for extra assistance that will cover between 85 percent and almost 100 percent of prescription drug costs.

About 10 million have received generous low-income subsidies of different levels, and the vast majority pays no premiums or deductibles and minimal co-payments (\$0 to \$5).

Everyone with Medicare is eligible for the coverage, regardless of income level and resources, preexisting conditions, or current expenses. In fact, almost 9.5 million low-income beneficiaries are getting comprehensive drug coverage for little or no cost through Medicare Part D.

We are currently in the midst of the Medicare annual Open Enrollment Period, which lasts from November 15 through December 31, 2008. During this time, Medicare beneficiaries can change or add coverage to their current Medicare health and prescription drug plans.

If you are one of the millions of seniors who has enrolled in the Medicare Part D, now is your opportunity to review your current plan and see if it is still the best plan for you. If you do not switch your plan by December 31, you will need to wait until November 2009.

Even though the deadline is December 31, CMS officials encourage those who plan to make changes or join to do so as soon as possible to avoid any delay in accessing much of their coverage in January.

If you have not already signed up, you can join three months before you turn 65 until three months after your 65th birthday.

Keep in mind, the drug benefit is voluntary and flexible. If needed, seniors can revisit their options and change their Medicare plan annually.

When using your Medicare prescription drug benefit for the first time, CMS suggests bringing your enrollment card or, if you have not received a card, a confirmation letter from your plan provider to the pharmacy.

Also, you should bring your Medicaid card if you are Medicaid eligible.

There are several resources containing information about the different plans or instructions on how to sign up:

• Call 1-800-MEDICARE (1-800-633-4227) and talk to a Medicare representative, 24 hours a day, seven days a week.

â€¢ The Medicare & You handbook, along with other helpful information is available online at www.medicare.gov.

There are numerous resources to help seniors sign up for a drug plan that best fits their needs, including local senior centers, your local pharmacy, and CMS has a toll-free hotline to talk to a Medicare representative 24 hours a day, seven days a week. Again, that number is 1-800-MEDICARE (1-800-633-4227).

I hope all of America's seniors, who haven't already, will take the time to study which plan might be best for you, so that by the New Year, you are receiving needed prescription drugs and, in turn, saving money.

My staff and I work for you. If we can ever be of service, do not hesitate to call my office toll free at 1-800-288-8721.

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*For release the week of Monday, November 17, 2008. For more information
please contact Mike Lewis at (202)225-4931.*