

Medicare Prescription Drug Program Update

SILVERxCARD will end on December 31, 2005 and will be replaced with the new Gap Assistance Pharmacy Program for Seniors-GAPS. GAPS will provide state pharmacy assistance to supplement the new Medicare prescription drug coverage for seniors. Individuals already participating in SILVERxCARD do not need to apply for GAPS.

Starting January 1, 2006, Medicare will offer prescription drug coverage for people eligible for Medicare. Under the new Medicare Prescription Drug program, most people who join a Medicare Prescription Drug Plan, after paying a monthly premium, will be responsible for 100% of their drug costs between \$2,250 and \$5,100. This gap in Medicare drug coverage that many people will face is being referred to as the “doughnut hole” or gap in coverage. GAPS will provide state pharmacy assistance to “fill the gap” for seniors’ Medicare prescription drug coverage when their drug cost reach the “doughnut hole.” With GAPS, senior will only have to pay 5% of their prescription costs between \$2,250 and \$5,100, rather than having to pay the full amount of their drugs without this state assistance.

IMPORTANT - To benefit from GAPS, you must select a PDP that is participating in GAPS. Not all PDP’s will be participating in GAPS.

The new Medicare Prescription Drug plans will cover many prescription drugs. Individuals will receive information about the different drug plans available in the area. When you receive the information on the different plans, make a list of all the medications that you take. If you need a specific drug that is not covered, you may apply to your selected drug plan for an exception to get the coverage for that drug. A good resource is the “Medicare & You 2006” handbook that is being provided by Medicare.

You can join a Medicare Prescription Drug Plan starting November 15, 2005 until May 15, 2006. Coverage does not begin until you have joined a drug plan. You will receive a new prescription drug card from the Medicare drug plan you join.

The federal government provides Extra Help with Medicare prescription drug costs for those with limited

income and resources. Your monthly income must

be between \$798 (\$1,069 for a couple) and \$1,196 (\$1,604 for a couple). Your countable resources must be below \$11,500 (\$23,000 for a couple). Resources are defined as money you may have and property you may own. If you think you may qualify for Extra Help, please apply right away. This Extra Help will benefit you more than GAPS. Online applications for Extra Help are available at [www..socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213.



Important things for you to remember

- If you think you qualify for Extra Help through the Social Security Administration, apply right away.
- Look at your “Medicare & You 2006” handbook.
- Select and join a Medicare Prescription Drug Plan between November 15 and December 31, 2005 so your coverage will begin January 1. If you join a plan after December 31, your coverage will begin the month after you sign up.
- You cannot use your SILVERxCARD after December 31, 2005.
- Contact the Appalachian Council of Governments Area Agency on Aging at 864-242-9733 for a schedule of enrollment events in January and in May and for additional information about the Medicare Prescription Drug Program.

If you have questions about the new GAPS program call 1-888-549-0820. If you have additional questions about the Medicare Prescription Drug Program, you may contact www.medicare.gov or 1-800-MEDICARE (1-800-633-4227). Another resource is the Lieutenant Governor’s Office on Aging (800) 434-4036 or the Appalachian Council of Governments Area Agency on Aging at 864-242-9733.