

Community Health Coalition, Inc.

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Health Sunday Topic: Medicare Prescription Coverage

Medicare Part D Prescription Drug Plan

Did you know you could still enroll in a Medicare Part D prescription drug plan although the open-enrollment period has ended? Individuals with Medicare health coverage earning less than \$14,700 each year (or \$19,800/year for couples) may still be able to enroll in Medicare Part D without penalty. People who earn more money can still enroll with a modest late-enrollment fee. Nonetheless, if you are over age 65 and having trouble paying for your medications, prescription drug coverage through Medicare Part D is something you may want to consider.

Medicare Part D is the federal prescription drug benefit created for people who have Medicare healthcare coverage. This typically involves adults aged 65 and older and younger people with disabilities. Historically, this group has used the most medications, but has had the lowest income. Older Americans have often had to choose between buying prescriptions or food. Medicare Part D was made available in January 2006 in an effort to make prescription medications more affordable for older Americans.

Dr. Hazel Richardson, a clinical pharmacist at Lincoln Community Health Center states, "Prescriptions do us no good if we cannot afford to get them filled. The outcome for many can result in preventable emergency room visits, hospitalizations and worsened health. For those who qualify, Medicare Part D makes it possible for people to afford their prescriptions...a first step in the journey to overall health and wellness."

For more information, read today's Health Sunday Flyer; and refer to the following websites:

www.medicare.gov
www.mymedicarematters.org
www.seniorpharmassist.org

Note: Please make enough copies of the attached flyer and distribute to each morning service attendee. PLEASE return the enclosed POSTCARD.



For more information, please visit

www.medicare.gov

www.mymedicarematters.org

www.seniorpharmassist.org

HEALTH SUNDAY IN THE BLACK COMMUNITY

is a program of Health Tips.

**It is provided by the
Community Health Coalition
in cooperation with the
Interdenominational
Ministerial Alliance of Durham
and Vicinity for church goers
each 4th Sunday.**

**Today's Health Tip is:
"Medicare Prescription
Coverage"
in the**

**African American
Community.**

REMEMBER:

A HEALTHY DURHAM

INCLUDES YOU !!

Medicare Part D Prescription Drug Coverage

Each year, millions of Americans-especially older people- have difficulty paying for their medications. Going without medications can make people sicker, which can make life less enjoyable. This year, let us commit to our health by making sure we are able to obtain the medications we are prescribed. For adults age 65 and older and for younger people with disabilities, this commitment could possibly begin by enrolling in a Medicare Part D prescription drug plan (PDP).

A bit about Medicare Part D:

- ◆ All people with Medicare are eligible to enroll in a PDP, regardless of income or assets.
- ◆ The monthly premiums for Medicare PDP's in North Carolina range from \$17.80 to \$85.90.
- ◆ For individuals with annual incomes less than \$14,700 each year (or \$19,800/yr for couples), there is Extra Help in paying PDP premiums, co-payments, and deductibles.
- ◆ North Carolinians age 65 and older with limited incomes may qualify for a state program with NCRx that will pay up to \$18 each month toward the monthly premium for their Medicare PDP.
- ◆ For assistance in understanding and enrolling in a Medicare PDP or for Extra Help you may:
 - Refer to your Medicare & You 2007 Handbook, which is published by the Centers for Medicare and Medicaid Services (CMS).
 - Contact Medicare at 1-800-772-1213.
 - Contact NC Seniors' Health Insurance Information Program (SHIIP) at 1-800-443-9354.
 - Contact NCRx at 1-888-488-6279.
 - Contact Senior PharmASSIST at 919-688-4772.
 - Contact Lincoln Community Health Center Pharmacy at 919-956-4159.

2007 Medicare Basic PDP Description (adapted from www.ncship.com)

<u>Actual Drug Costs Total</u>	<u>Medicare Pays</u>	<u>Beneficiary Pays</u>	<u>Cumulative Out-of-Pocket</u>
\$0-265	\$0	\$265 (drug deductible)	\$265
\$265.01-2,400	\$1,601.25 (75%)	\$533.75 (25%)	\$798.75 (\$265 + 533.75)
\$2,400.01-5,451.25	\$0	\$3,051.25 (100%)	\$3,850 (798.75+3,051.25)
\$5,451.26	About 95%	About 5%	Varies



Your Health Sunday Coordinator is: _____

A Message from your Community Health Coalition in association with The Interdenominational Ministerial Alliance of Durham and Vicinity, North Carolina Mutual Insurance Company, Central Carolina Black Nurses' Council Inc., and Durham Regional Hospital.