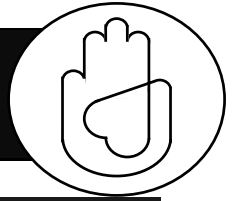


# ELDERCARE UPDATE



*Partnership for Eldercare: Partnering with Con Ed to help you with the needs of your aging loved ones.*

Spring 2004

## **ELDERCARE Q & A:**

**What's this about the new  
MEDICARE DRUG DISCOUNT CARDS  
I've been hearing about?**

**Q:** *I've heard on the news that there are big changes happening with Medicare. What does this mean for my mom? I'm her caregiver and I need to know if her prescriptions will be covered.*

**A:** As you may know, Medicare is the federal health insurance program available to people over the age of 65 and disabled adults. Since its inception four decades ago, coverage for prescription costs has never been available through Medicare. That is, until a 2003 law was passed adding prescription drug benefits to Medicare in 2006.

**Q:** *2006? What do I do between now and 2006?*

**A:** Well, the law provides for Medicare-Approved Drug Discount Cards to take effect starting June 2004 and continuing through December 31, 2005. A discount card with Medicare's seal of approval may help your mother save 10-25% off the regular retail price on prescription drugs.

**Q:** *How can my mother get one of these cards?*

**A:** Private companies that contract with Medicare will be authorized to provide the discount cards to those receiving Medicare benefits. Some parts of the country will have several companies competing for enrollees. If you haven't already, you'll be seeing

television commercials and direct mail solicitations for these cards soon. However, your mom is only allowed to choose one card from one company. You can also choose not to participate; enrollment is optional.

**Q:** *How will my mother and I know which company to choose?*

**A:** There are a number of factors to consider:

- **Cost.** These Medicare-approved private companies are allowed to charge a one-time fee of up to \$30 for the card; however, some companies may choose to offer the card for less than \$30 or even free of charge.
- **Formulary.** Some companies may only offer discounts on certain drugs while other companies discount all FDA-approved drugs. Different companies may offer different discounts on the same drug. Do your homework before choosing a card! Partnership for Eldercare can help you get the information you need.
- **Participating Pharmacy.** Each company will have a list of pharmacies where their card is accepted. Make sure there is a pharmacy nearby that accepts your mom's card. Also, some cards will be regional and some national, depending on the company. This is an important factor if, for example, your mom lives in New Jersey and spends winters with your sister in Arizona.
- **Watch out for fraud.** Be sure the company is approved by Medicare to offer the Drug Discount Card. In some

states, unscrupulous individuals have started going door to door pretending to sell these cards and taking money and sensitive personal information from vulnerable older people.

**Q:** *What if we do end up choosing the wrong card for her? Can we switch?*

**A:** You will be able to switch Medicare Discount Drug Cards between November 15 and December 31, 2004.

**Q:** *I also have an uncle I am concerned about. But his income is so low that I don't think this card will help him all that much.*

**A:** There is help for people like your uncle! If his income for 2003 was no more than \$12,123 for a single person, or no more than \$16,362 for a married couple, he may qualify for a \$600 credit on his discount card to help pay for prescription drugs. (However, if he has coverage from Medicaid or an employer group plan, he is not eligible for this credit.)

**Q:** *OK, this has been very helpful, but what if I still have questions? Where do I go?*

**A:** As always, call on Partnership for Eldercare for up to the minute information on Medicare as well as any other issue you may encounter in caring for your aging loved ones. Our experienced counselors are available Monday through Friday, from 9am – 5pm EST. You can call us at 1.800.94.ELDER (outside NYC) or 212.442.3113 or email us at [cpietris@aging.nyc.gov](mailto:cpietris@aging.nyc.gov).



## **Partnership for Eldercare**

***A resource and referral service  
provided to employees of Con Edison...***

Our experienced counselors  
can help you with:

***Home Care  
Assisted Living Facilities  
Senior Housing  
Nursing Homes  
Advance Directives  
Elder Law Referrals  
Long Distance Caregiving  
Medicaid  
Medicare  
Medigap Insurance  
Alzheimer's Disease  
Meals on Wheels  
Transportation Services  
Hospice  
Mental Health Services  
Home Modification Resources  
Long Term Care Insurance  
Adult Day Care  
Caregiver Stress  
Emergency Response Systems  
And More!!***

♦♦♦

Please call us for a  
confidential telephone consultation:

**1.800.94.ELDER**  
(outside of NYC) or  
**212.442.3113**

