

MEDICARE PART D



Promoting and facilitating high quality care standards for dialysis and kidney transplant patients in Iowa, Kansas, Missouri and Nebraska.

PATIENT EDUCATION SERIES

Medications and Kidneys

Kidneys are responsible for many functions inside the body. Dialysis assists with a couple of the functions your kidneys used to perform. Some of the other functions are managed with drugs prescribed by your Nephrologist (kidney doctor).

Dialysis patients are prescribed at least eight different medications a month according to a report in 2005 by Dr. Richard Sherman called "The Pill Burden". Medicare Part D can help absorb the costs of prescription drugs for Medicare beneficiaries.

INSIDE!

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With Medicare Advantage Plans:

You may get extra benefits, such as coverage for vision, hearing, dental, and/or health and wellness programs. You will usually have to pay some other costs (such as copayments or coinsurance) for the services you receive. Out-of-pocket costs in these plans are generally lower than in the Original Medicare Plan, but vary by the services you use. You may have to see doctors that belong to the plan or go to certain hospitals to get covered services.

Medicare Advantage Plans include:

- Health Maintenance Organizations (HMO),
- Preferred Provider Organizations (PPO),
- Private Fee-For-Service (PFFS) Plans,
- Medicare Medical Savings Account (MSA) Plans, and
- Medicare Special Needs Plans (SNP)

Other Medicare Health Plans

There are some types of Medicare Health Plans that include drug coverage as part of the plan but that aren't part of Medicare Advantage that are still part of the Medicare Program. With these plans, you generally get all your Medicare-covered health care through that plan. **All information in this brochure was obtained from: www.medicare.gov/Publications/Pubs/pdf/11102.pdf and www.medicare.gov**



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MEDICARE PART D DRUG PLANS

The Facts

Medicare has prescription drug plans to help you pay for the prescriptions you need. By joining when you are first eligible you will pay a lower monthly premium. Waiting to join may mean paying a penalty.

To get Medicare prescription drug coverage, you must choose and join a Medicare prescription drug plan.

You can join or modify a Medicare drug plan between November 15 and December 31 each year. Your coverage will begin January 1 of the following year.

If you join, your costs will vary depending on which plan you choose.

In general, you may pay a monthly premium and a yearly deductible (up to the first \$250). You will also pay a share of your prescription drug costs, and your plan pays a share. Medicare helps pay for drugs up to a limit (\$2,250 in total) and once your total out-of-pocket costs for drugs reach \$3,600, you pay 5% of the costs and Medicare pays 95% of the costs for the rest of the year. (The amounts shown are for 2006.)

Many people with limited income and resources will get extra help paying for their prescription drug coverage. People with the lowest incomes and resources will get the most help.

What if I already have drug coverage?

Unless you have other drug coverage that is, on average, at least as good as standard Medicare prescription drug coverage, it is important for you to join a Medicare prescription drug plan when you are first eligible. If you choose not to join a plan, you may be assessed penalty fees when you join.

With a Medicare Prescription Drug Plan:

Generally, you pay less for your prescriptions. You will get a plan member card after you enroll. Use this card when you go to the pharmacy to get your prescriptions filled. You will pay the copayment, coinsurance, and/or deductible, if any. If you have limited income and resources, you may get extra help to pay for your Medicare drug plan costs. To compare Medicare Prescription Drug Plans, use the Medicare Prescription Drug Plan Finder at www.medicare.gov

The Plans

There are two types of Medicare plans that provide prescription drug coverage:

- Medicare Prescription Drug Plans, and
- Medicare Health Plans (like HMOs and PPOs)

Medicare Prescription Drug Plans

Medicare Prescription Drug Plans are offered by insurance companies and other private companies approved by Medicare. They add coverage to:

- The Original Medicare Plan,
- Some Medicare Cost Plans,
- Some Medicare Private Fee-for-Service Plans, and
- Medicare Medical Savings Account Plans.

Medicare Health Plans

Medicare Health Plans (like HMOs and PPOs) often cover prescription drugs. Medicare Health Plans include:

- Medicare Advantage Plans
- Other Medicare Health Plans

Medicare Advantage Plans (like HMOs and PPOs) that include prescription drug coverage as part of the plan are health plan options that are approved by Medicare but run by private companies. They are part of the Medicare Program. If you join a Medicare Advantage Plan you are still in Medicare. You generally get all your Medicare-covered health care through that plan.

www.medicare.gov