



## Centers for Medicare & Medicaid Services National Medicare Drop-in Article

### **Medicare Provides Extra Help with Drug Costs**

*By The Centers for Medicare & Medicaid Services*

If you or someone you care about has Medicare, it's time to start thinking about Medicare's new prescription drug coverage.

#### ***Real Savings***

The new coverage can provide real savings with the costs of both brand name and generic drugs for every person with Medicare starting January 1, 2006. A typical person with Medicare who has no drug coverage could see his or her total drug spending drop by about 50%. And there is extra help paying for the new drug coverage for people with limited income and resources, so they will have almost no drug expenses (extra help rules are different in Puerto Rico and other U.S. territories).

Every person with Medicare, whether they have drug coverage now or not, will have a choice of Medicare prescription drug plans starting in November. Almost a third of all people with Medicare have limited income and resources, so they could qualify for extra help. When they join a Medicare prescription drug plan, they will receive continuous coverage of their drug costs and pay very little out of their pockets.

#### ***Apply for Extra Help***

From the end of May through August, millions of households with limited income will receive an application in the mail for the extra help from Social Security. If you receive this application, you should fill it out and return it. If you do not receive an application in the mail, you can request one by calling Social Security at 1-800-772-1213. You can also apply for extra help online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

#### ***Join a Drug Plan***

Even for people who aren't eligible for extra help, a Medicare prescription drug plan can still help save money on drug costs, and can provide peace of mind by insuring against higher drug costs in the future.

Starting November 15, everyone with Medicare can choose a Medicare prescription drug plan. Plans are different, so people will need to compare available plans in their area beginning in October to pick one that meets their needs.



***More Information***

To get more information on the new Medicare prescription drug coverage, people should visit [www.medicare.gov](http://www.medicare.gov), or call 1-800-MEDICARE (1-800-633-4227), or get free personal counseling from their State Health Insurance Assistance Program. In addition, organizations such as the Access to Benefits Coalition (ABC) are committed to making sure that everyone who qualifies will take advantage of the extra help paying for Medicare's new prescription drug coverage. More information on how ABC will provide assistance with the application for extra help is available at [www.accesstobenefits.org](http://www.accesstobenefits.org).

This information is prepared by the U.S. Department of Health and Human Services.