

Forum demystifies Medicare drug plans

By Lés Pierres Streater
Sentinel-Voice

Twenty seniors gathered at Nevada Partners on Saturday, April 22 to take part in an informative session explaining the choices existing in choosing a Medicare Part D Prescription Drug Benefit Plan.

The event was sponsored by Community Partners for Better Health in conjunction with the Nevada Office of Minority Health, Nevada State Health Insurance Assistance Program (SHIP), Social Security Administration, and supported by Harrah's Entertainment.

On January 1, 2006, Medicare began offering prescription drug coverage for everyone with Medicare Part A and Part B. Medicare pays for both brand name and generic drugs that individuals need. In order to qualify for Medicare drug coverage individuals must join a drug plan in existence.

Dr. Larry Gamell, director of the Nevada Office of Minority Health, welcomed the audience and briefly outlined the purpose of the meeting. Marilyn Wills, director of the SHIP program, and Rita Meier, public affairs specialist for the local office of the Social Security Administration, gave presentations about their respective organizations and efforts to assist seniors and others about the Medicare Part D Prescription Drug Benefit Plan including selection options and financial assistance to low income individuals.

All Medicare drug plans will offer the basic standard level of coverage: a payment of a monthly premium (cost varies depending on the plan you choose), a payment of the first \$250 deductible per year for covered prescriptions, a payment of 25 percent of covered drug costs



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Celeste and Leonard Folmar, left, and Jacqueline Black learned about drug plan options in the Medicare Part D Prescription Drug Benefit Plan during an event at Nevada Partners.

after the initial \$250 up to \$2,250, a payment of 100 percent of covered drug costs between \$2,250 and \$3,600, and up to 5 percent of covered drug costs after spending \$3,600 in out-of-pocket expenses.

Eligibility for Medicare begins either at age 65 or being disabled for 25 months. When individuals join at the beginning of their enrollment period, they avoid paying a penalty. If someone fails to join by May 15 or when they are first eligible for Medicare, they will incur a penalty to join.

Also, if there is a lapse of prescription plan coverage for 63 days or longer, a penalty will be assessed. The assessed penalty will be 1 percent for every month someone fails to join a drug prescription program.

Each program is different regarding the type of prescription drugs that are administered by them along with the cost of the prescription. Information about the various drug plans was distributed to all Medicare recipients at the beginning of the year in the "Medicare & You 2006" handbook.

Companies that do offer a Medicare Prescription Drug

Plan are required to submit a directory of their pharmacy providers to the insured individuals. Individuals doing business with a pre-existing pharmacy may be required to switch pharmacies. Also, individuals are asked to examine the provider's drug lists, prior authorization policy, and quantity limits before signing up with any provider.

Individuals enrolled in Medicare and receive full coverage from the state Medicaid program are eligible for extra financial assistance. As of December 31, 2005, Medicaid no longer provides prescription coverage, and Medicare will enroll individuals in a prescription program of their choosing if individuals fail to enroll in a program by May 15.

Three people—Celeste and Leonard Folmar, and Jacqueline Black—shared their thoughts about the meeting and what they learned.

Celeste said, "I received some very essential information from this meeting that had to do with the Medicare Part D and Medicare in particular. Things that you don't take the time to think about unless you sit down and hear it from others that will affect

you or a loved one. The information about the four programs under the Medicare arena is important because you need to understand the differences that could affect your enrollment and penalize you with additional costs."

Leonard said, "I think the thing that was so striking to me is the number of people out there in need of the [financial] assistance and they aren't receiving it. Unfortunately, we are unable to either find them or encourage them to sign up. I think that we need to get the word out to our churches and the community immediately."

Black commented, "Today's meeting was a very important step to reach out to our community that frequently is forgotten and not reached. There is a lot of confusion about Medicare Part D, and whether or not people need to sign up for Part D, and how to sign up. One of the important things that I learned is that if someone is signed up under one of the Senior HMO Medical Plans, Secure Horizon or Senior Dimensions, they do not need to enroll in the Part D program, and if they sign up with another Part D provider they (See Medicare, Page 3)

Luncheon

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ricane victims and decided to shift funds to help the displaced family.

"We made a financial donation to help them get relocated. We also provided a sofa, a washer and we will continue to work with them until they are on their feet," Mitchell said.

SNCCW also provides turkeys and brunch celebrations for the Doolittle Senior Center and for the Martin Luther Senior Center during the holiday seasons.

This year's luncheon will also support the Clark County Summer School Program, which is a program that enables struggling high students to take summer courses so they are able to graduate or pass to the next grade level.

"We work with counselors from various high schools and provide funds for [students] to attend summer school," Mitchell said.

Membership is open every November and Mitchell claims they are always looking for new members who like the idea of community service and activism.

Currently SNCCW has 35 members and Mitchell says applicants must be, "aware of issues in Southern Nevada, be registered voters and [willing] to commit their time and talent," Mitchell said.

"We [will continue to] look for other organizations and provide funding for our services," Mitchell finished.

Tickets must be purchased before the event, no tickets will be sold at the door. For more information, call 259-7578 or 363-6378.

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