



**New York State Department of Health**  
**UNINSURED CARE PROGRAMS**

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## **Frequently Asked Questions - Medicare Part D and ADAP**

### **GENERAL INFORMATION**

#### **Do I have to enroll in Medicare Part D?**

*Yes, if you have ADAP, and Medicare A or Medicare A & B, but don't have other comprehensive or "creditable" insurance. For more information on health insurance see page 4.*

#### **Can I keep my ADAP coverage when I enroll in Medicare Part D?**

*Yes, ADAP can help with the co-payments and deductibles which are part of most Medicare Part D plans.*

#### **Why do I have to enroll in Medicare Part D?**

*ADAP is federally funded through the Ryan White CARE (Comprehensive AIDS Resources Emergency) Act. ADAP funding pays for prescription coverage and health care services only when they cannot be paid by another program. Since Medicare is now covering prescription drugs, if you qualify for Medicare you must enroll in this new program.*

#### **How will Medicare Part D help me?**

*All Medicare Part D plans are required to cover all antiretroviral medications. Plans are also required to cover at least two drugs in every other drug class. Plans will cover more medications than ADAP.*

#### **Will I be terminated from ADAP if I don't enroll in Medicare Part D?**

*You will receive frequent reminders to enroll in Medicare Part D. If you do not enroll, your ADAP eligibility will be suspended.*

#### **Are there penalties if I choose not to enroll in a Medicare Part D plan?**

*There is a monthly premium for Medicare Part D. If you have comprehensive health insurance that will pay for your prescriptions, you might not have to enroll in Medicare Part D. ADAP is NOT comprehensive health insurance. If you don't have other insurance, and do not enroll in a Medicare Part D plan by May 15, 2006, your monthly premium will increase by 1% for every month that you delay enrollment. All premium increases are permanent.*

#### **What costs are there if I enroll in Medicare Part D?**

*Depending on how much money you make and how much you have in the bank, you may have to pay Medicare Part D co-payments, deductibles, and premiums. There are several different ways that you can receive financial help with these. Some people will have very low costs associated with Medicare Part D.*

**Will ADAP pay for my co-payments and deductibles if I enroll in Medicare Part D?**

*Yes, ADAP can help with the co-payments and deductibles that are part of Medicare Part D. If a drug is covered by both ADAP and Medicare Part D, ADAP will pay any charges not covered by your Medicare plan. But if the drug is not on ADAP's list of covered drugs, ADAP will not be able to pay the co-payments and deductibles.*

**What is the "donut hole?"**

*Medicare Part D has different benefit levels based on your income and the money you have in the bank. People in the highest income group or "standard" benefit category will pay a \$250 deductible plus 25% of the first \$2,000 in drug expenses. Once total drug expenses reach \$2,250, the \$250 deductible plus \$2,000 for drug expenses, Medicare does not cover the next \$2,850 in medication expenses. The non-coverage period has been called the "donut hole." Once the individual and Medicare spend \$5,100 in drug expenses, the "catastrophic level" is reached. From this point to the end of the year, Medicare pays 95% of the individual's drug costs. Deductibles or co-payments paid by ADAP do not count toward reaching the \$5,100 total expenditures needed to get to catastrophic coverage or to get through the "donut hole."*

**Will ADAP pay for the monthly Medicare Part D premium?**

*If the cost of your Medicare Part B and D premiums, deductibles, and co-payments would keep you from getting care, you might be eligible for the ADAP Plus Insurance Coverage, (APIC) program. APIC can pay for your Part D premium. However, you'll need to pay the premium each month rather than having it deducted from your Social Security check.*

**Now that Medicare offers more comprehensive coverage, can the Medicare B premium be covered by APIC?**

*No, we can only assist with the Medicare Part D premiums. We cannot pay the cost of Medicare B premiums.*

**Which plan should I pick? Is there a Medicare prescription drug plan that is best for ADAP participants?**

*Each participant will need to find the plan that is best for them. Some medications ADAP does not cover may be covered by one or more of the Medicare Part D plans. You should look for a plan that covers these drugs at the lowest cost to you. If you have access to the internet go to [www.medicare.gov](http://www.medicare.gov).*

**Is there someone to help me chose a Medicare prescription drug plan?**

- *Call 1-800-MEDICARE (1-800-633-4227)*
- *If you have access to the internet go to [www.medicare.gov](http://www.medicare.gov) and use the Medicare Prescription Drug Plan Finder, which contains detailed information about the drugs covered by the plans in your area.*
- *Look for information about events in your local newspaper or listen for information on the radio.*
- *Talk to a family member, friend or other caregiver to help you decide what drug coverage will best meet your needs.*
- *Talk to your case manager or social worker about Medicare.*

**Will my pharmacy accept whatever plan I choose?**

*Your pharmacy may enroll in several plans or only a few. Call your pharmacy and ask which plans they are working with before you choose a Medicare Part D plan. Make sure your pharmacy has a copy of both your ADAP card and your Medicare Part D card and is aware that you have both kinds of coverage.*

**I got a letter from the Social Security Administration saying I could get “extra help.” What is “extra help” and how do I get it?**

*“Extra Help” is available for some people who don’t make enough money to pay for the premiums, deductibles, and co-payments that are part of Medicare Part D. If you make less than 150% of Federal Poverty Level (FPL) - about \$14,500 - and don’t have a lot of money in the bank you need to apply for “Extra Help.” If your income is a little more than \$14,500, you should still apply. It is free, but not automatic – you must apply for it. The Federal Poverty Level (FPL) changes every year. You can apply for “Extra Help” by calling the Social Security Administration at 1.877.486.2048 (TTY 1.800.325.0778) or online at: [www.socialsecurity.gov](http://www.socialsecurity.gov).*

**How do I join a Medicare Prescription Drug Plan?**

*By paper application: Contact the company offering the drug plan you choose and ask for an application. Then complete and mail or fax it back to the company.*

*On the plans’ websites: You may be able to join online.*

*You can also join a plan at [www.medicare.gov](http://www.medicare.gov)*

**Once I choose a Plan what happens if I don’t like it?**

*You may switch plans once a year, during the annual open enrollment period (November 15 through December 31). New coverage will take effect January 1 of the following year. If you have both Medicare and Medicaid, you are considered a “dual eligible” individual. “Dual eligible” people may change plans once every thirty days.*

**Will ADAP cover a drug that is on the ADAP drug list if the plan does not cover it?**

*Yes, but only if the drug is on the list of drugs ADAP covers. All plans are required to cover all antiretroviral medications. Most plans will cover all drugs on the ADAP drug list.*

**What about ADAP participants over 65 years of age?**

*Many people age 65 and older need medications not covered by ADAP. A Medicare Part D plan will be able to pay for many of these drugs. An additional program that can help with drug costs is New York State’s Elderly Prescription Insurance Coverage (EPIC). ADAP participants over 65 should think about enrolling in EPIC as well. If EPIC pays part of your drug costs, those payments will help to move you through the “donut hole”. ADAP can help you with drug costs, but none of our payments can be counted toward “donut hole.” You can reach EPIC at 1-800-332-3742 (TTY1-800-290-9138)*

## PEOPLE WITH MEDICAID

### **I am dually eligible for Medicare and Medicaid. Can I select a plan before I am automatically enrolled?**

*Yes, but you must pick a plan before the end of December. If you are Medicaid eligible/active on or after November 15, 2005, and have not selected a plan by late December 2005, Medicaid will automatically assign you to one.*

### **What happens if I am automatically enrolled in a plan, but don't get a card or any information about the plan in which I was enrolled?**

*Your pharmacy can check with Medicare electronically to find out the plan in which you were enrolled. The pharmacy will need to know the last 4 digits of your Social Security Number and your date of birth.*

### **I have Medicaid Spenddown – How will Medicare Part D work with Medicaid? What part will ADAP play?**

*ADAP can still help to meet your Medicaid Spenddown. When you become Medicaid active after November 15, 2005 you will automatically be enrolled in a Medicare Part D plan. Medicare Part D will be your primary drug coverage. When you need to meet your Spenddown, you will get an ADAP letter. Take this letter to your pharmacy. It will explain to your pharmacist the amount of your Spenddown, how the pharmacy should bill ADAP, and ask the pharmacist to give you a receipt. You will need to bring the receipt to Medicaid. For ADAP to meet your Spenddown, it is very important that we have accurate information. Make sure you have sent ADAP a copy of your most recent "Notice of Decision" letter from Medicaid.*

## PEOPLE WITH INSURANCE

### **What if I have other insurance?**

*If you have comprehensive health insurance (full medical and prescription coverage), you probably don't need to enroll in Medicare Part D. Your insurer should send a letter to tell you whether your coverage is "creditable" (the prescription coverage is equal to, or better than, Medicare Part D). If it is "creditable," you don't need to apply for Medicare Part D. If you do not get a letter from your insurance company call to make sure the coverage is "creditable."*

### **What if I have insurance that is not full coverage (i.e., caps on prescriptions and/or high deductibles/co-payments)?**

*You need to enroll in Medicare Part D because your insurance is only a partial benefit, and is not "creditable." You should receive information from your insurance company. If you don't hear soon, call or write for answers about your coverage.*

### **If I find out that my current insurance is not "creditable" is it possible to upgrade it so that it becomes "creditable?"**

*It may be possible, but you will need to discuss this with your insurance company. Some companies which offer Medicare Supplemental policies or Medi-gap insurance have mailed notices to participants concerning "upgraded" or "enhanced" insurance coverage which includes a Medicare Part D prescription drug plan.*