



10 Ideas for People Losing Illinois Cares Rx Benefits Checklist

1. **Double check your current eligibility for Illinois Cares Rx.** Are you eligible under the new income limits?
2. **Do you have or qualify for other coverage (like the V.A. or a group health plan) that can help pay for your prescriptions?** Get information - when can you enroll and start getting benefits?
3. **Talk to your doctor and/or pharmacist about generic substitutes, 90-day supplies, and samples. Get 90-day prescriptions filled in August** before ICRx co-pays increase.
4. **Find out if you can get help from a drug manufacturer's Patient Assistance Program (PAP) or a Co-payment Assistance Foundation.** **
5. **Check out the savings from drug discount cards, discounted pricing at retail pharmacies** (including \$4 generics programs), **mail order and online programs.** **
6. **Check with your local agency, township, places of worship and other local social service organizations** to find out if they offer financial assistance (such as one-time emergency help for people experiencing hardship with healthcare costs).

Additional ideas for people with Medicare

7. **Could you qualify for Extra Help through Medicaid spend-down?** If you qualify for Medicaid for at least ONE month between July and December, you will be eligible for Extra Help (no premium and lower co-pays) **for the remainder of 2011 and all of 2012.**
8. **Determine the costs under your current plan for September – December and compare to see if a different Part D plan would cost less. You may switch until October 31st (for the remainder of 2011).** Be sure to consider your premiums, any deductible that hasn't been met, co-pays for each prescription and costs during the donut hole.
9. **If you have V.A. coverage for prescriptions, and you wish to drop your Part D plan** (to avoid paying the premiums beginning September 1), you may disenroll from your Part D plan as part of your SPAP SEP. **Caution:** Be sure all your drugs are covered under the V.A. and see a V.A. doctor before dropping your Part D plan.
10. **If you are remaining in Illinois Cares Rx, but losing your \$25 monthly rebate,** you may use the SEP to join one of the coordinating Part D plans to get full Illinois Cares Rx benefits. But be very careful not to jeopardize your health coverage (for you and your dependents) under your employer, retiree or private insurance plan.

See the Make Medicare Work Coalition (MMW)'s chart **Resources to Help Clients with Prescription Drug Costs for a list of co-payment assistance programs, PAPs, discount cards and retail pharmacy discount programs.



10 Ideas for People Losing Illinois Cares Rx Benefits

1. Double check your current eligibility for Illinois Cares Rx.

- Have your circumstances changed since you filed for Illinois Cares Rx, and you are now below the new income limits?
 - If you have experienced an event (like loss of a job or death of a spouse) that decreased your income so that you now meet the new limits, file a **Schedule P** to get re-instated into Illinois Cares Rx coverage as soon as possible.
 - If you can claim an additional qualified resident¹ (to meet the higher income limits for a larger household size), and have already filed an application for Illinois Cares Rx during 2011, file an amended application (IL-1363x) with a **Schedule B** form. You will have to file a paper application.

2. Do you have or qualify for other coverage that can help pay for your prescriptions?

- For example, do you have (or can you get) V.A. coverage or join a spouse's employer group plan? Get information about when you can you enroll and start getting benefits. If you also have Medicare, see Idea # 9 below.

3. Talk to your doctor and/or pharmacist about generic substitutes, 90-Day supplies, and samples.

- Find out if there is a less expensive drug that would work for you. Something new may have been approved since you last checked with your doctor. The price difference between your brand name drug and a generic equivalent or alternative could be dramatic.
- **Ask for a 90-day prescription and fill it in August (before your co-pays change on September 1).** Extended prescriptions are available for many drugs. This allows you to get your prescriptions for September – November at the current Illinois Cares Rx co-pays. If your pharmacy refuses to fill 90-day prescriptions, try a different pharmacy.

4. Find out if you can get help from a drug manufacturer's Patient Assistance Program (PAP) or a Co-payment Assistance Foundation. **

- Check to see if there is a **PAP** for your expensive drug(s) and if you qualify. Many drug manufacturers' PAP programs offer free or low cost supplies of their drugs. These programs may be particularly helpful to individuals who reach the coverage gap and cannot afford their medications. Eligibility and other rules vary and you must submit an application (signed by your doctor). PAPs do NOT count toward your TrOOP.
 - Go to one of the websites that helps you find a program for your medication and to assist in determining your eligibility, such as www.rxassist.org, www.needymeds.org, and www.pparx.org.

¹ A qualified additional resident (QAR) is someone who is currently living with you for whom you, or you and your spouse, provided more than half their financial support in 2010. This person cannot apply on their own AND be listed on your application for Illinois Cares Rx. Do not count the income of the QAR toward your household income limits.

- Foundations and non-profits have set up various forms of **co-payment assistance**. Many of these will help with Medicare Part D expenses and DO count toward your TrOOP. Usually, these co-payment assistance programs are set up to help with specific conditions and the medications associated with treating those conditions. There are several websites (including the ones above) that list these foundations and provide links for more information.**

5. Check out the savings from drug discount cards, discounted pricing at retail pharmacies, mail order and online programs. **

Drug Discount Cards

- Drug discount cards are not a form of insurance but can help you save money on your prescriptions. The cards are offered by various organizations, local governments, companies and associations. Visit www.rxassist.org/faqs/drug-discount-cards.cfm#1 for information on how drug discount cards work. Each discount program has its own set of rules, so check for details.
- In most cases, anyone can use the cards at participating retail pharmacies; many do not have an income or age requirement. They usually cannot be used in combination with Part D or other insurance but can be used to purchase prescriptions not covered by insurance or if the savings exceed the plan's co-pay or the discounts provided in the donut hole.
- Drug discount cards may have a mail order option; you may be able to get a discount on your medication through the mail instead of a retail pharmacy.

\$4 Generic Programs**

- Several retail pharmacies offer discounted medications, such as programs with reduced cost generic drugs (the \$4 generic programs). The lists of drugs can usually be found on the pharmacy's website or by visiting the pharmacy in person and asking for a list. Some pharmacies charge an enrollment fee to join their program
- Any of the programs' medications (that are on your Part D formulary) that you purchase out-of-pocket will count toward your true out-of-pocket cost (TrOOP), as long as you send the receipt to the Part D plan.
- By using lower cost drugs, you may be able to delay entering the donut hole.

Internet Drug Coupons

- Search online to see if drug manufacturers offer prescription drug coupons on websites like www.internetdrugcoupons.com. These coupons cannot be used with Medicare Part D but can be used for excluded drugs, non-formulary drugs, or if the coupon savings would exceed the donut hole discounts.

6. Check with your local agency, township, places of worship and other local social service organizations to find out if they offer financial assistance. Many organizations will provide one-time financial assistance to individuals who are experiencing a hardship with healthcare costs.

****See the Make Medicare Work Coalition (MMW)'s chart *Resources to Help Clients with Prescription Drug Costs*** for a list of co-payment assistance programs, PAPs, discount cards and retail pharmacy discount programs.

Additional Ideas for People with Medicare

7. Could you qualify for Part D Extra Help through Medicaid spend-down?

- **If you qualify for Medicaid at least ONCE between July and December**, you will automatically qualify for **Extra Help for the remainder of 2011 and all of 2012**.
 - For **spend-down**, be sure you are counting all your applicable medical expenses such as costs for: transportation to medical care, medications, medical equipment, Part B premiums you pay, Part D drug plan premiums and co-pays, Medicare supplement insurance premiums, and Community Care Program (CCP) co-pays.
 - If you are able, **even if your spend-down amount is high, it might be worth it to pay in to Medicaid** for one month (in order to get up to 16 months of free premiums and lower co-pays under Extra Help.)

8. Determine the costs under your current plan for September–December and **compare to see if a different plan would save you money**.

- Illinois Cares Rx enrollees whose benefits are terminated through this process will have a **Special Enrollment Period (SEP)** from the date of notice **through October 31, 2011 to switch to another plan for the rest of the year**.
 - **If you want to switch plans** for the remainder of 2011, call the new plan in August and tell them that you are using your “SPAP SEP”. Be sure they understand that you want to switch plans effective September 1 (or, if you call after August, effective on the first day of the following month.) DO NOT contact your current plan to disenroll – this will happen automatically when your new plan takes effect.
 - This SEP runs concurrently, for part of the time, with the Part D annual Open Enrollment Period (October 15 – December 7). **You may choose to stay in your current plan** for now, wait for Open Enrollment and change plans to begin in January 2012.
- **Consider what the costs will be** for your premiums, any remaining deductible (not yet paid) for the year, the co-pays for your drugs and any costs during the donut hole.
 - If you switch plans during the SEP (before October 31), **you carry forward any amounts already paid this year** toward the deductible or reaching the donut hole or catastrophic coverage level. You continue to get credit for any amount already counted toward your TrOOP. You may look at the most current Explanation of Benefits (EOB) from your Part D plan (or call them to ask) what has already been paid on your behalf.
 - For the **deductible, it depends on how much has already been paid (by you and/or Illinois Cares Rx) before you switch plans**.
 - If you stay in your current coordinating plan after September 1, you will get credit for any part of the deductible that you and Illinois Cares Rx has already paid this year.

- If your current coordinating plan (like AARP Preferred) has no (\$0) deductible, and you switch to a plan that has a deductible, you will be responsible for paying any amount that has not been paid on your behalf, up to the new deductible amount.
 - For example, if the new deductible is \$310, and Illinois Cares Rx and you together have already paid for \$210 worth of drugs, you would owe \$100 in deductible before benefits begin in the new plan. If \$310 or more has been paid, you owe no deductible.
- If you switch from a coordinating plan with a deductible to a different plan that also has a deductible, you will get credit for any amount you and Illinois Cares Rx have already paid during 2011.

9. If you have (or qualify for) V.A. coverage for prescriptions, and you wish to drop your Part D plan (since you will now have to pay the premiums yourself), you may disenroll as part of your Special Enrollment Period option. In addition, V.A. coverage is considered “creditable” – people with creditable coverage may drop their Part D PDP or MA-PD plan at any time.

- **Important – before you disenroll from your Part D plan:**

- Check the V.A. formulary to be sure your drugs are covered.
- Remember that you will have to get prescriptions from V.A. doctors. It may take some time to get an appointment – do not disenroll from your Part D plan until you have everything you need in place to get your V.A. benefits.
- Call the Part D plan to disenroll and let them know you want your coverage to end effective September 1 (or the beginning of the next month, if you call later than August.) Tell them you are using your “SPAP SEP”. Ask for confirmation in writing.
- In most cases, **if you decide to get a Part D plan later**, you will have to wait for an annual Open Enrollment Period (October 15 – December 7) to enroll. Coverage would begin the following January.
 - In order to avoid a late enrollment penalty, you must get a letter of “creditable coverage” from the V.A. as proof that you were continuously covered under the V.A. from the time you disenrolled from Part D.

10. If you still qualify for Illinois Cares Rx, but are losing your \$25 monthly rebate, you may join (or switch to) one of the coordinating Part D plans to get full Illinois Cares Rx benefits (Part D plan premium, lower co-pays). Everyone in Illinois Cares Rx may make one plan change at any time during the calendar year (also called an “SPAP SEP”).

- **Be careful.** If you have an employer, retiree or other private plan, investigate to be sure you are not jeopardizing your health benefits by joining a Medicare Part D plan. Also, consider that your dependents may be covered under your current health plan and may risk losing their coverage if you switch prescription plans.

Note: for people in coordinating Medicare Advantage (MA-PD) plans who are losing Illinois Cares Rx benefits September 1.

- **If your plan has a premium, it may increase on September 1.** Because Illinois Cares Rx will no longer pay the drug portion of the premium, you will be responsible for paying the entire amount (for health plus drug benefits).
- If the MA-PD plan has a \$0 premium, this increase does not apply to you.
- You may look on the Plan Finder at www.medicare.gov to see a breakout of the drug and health portions of the premium.
- In addition, you will have to pay the MA-PD's co-pays for the prescriptions you fill.