

IL Cares RX Elimination: What You Need to Know

Background: On June 14, Governor Quinn signed into law the SMART Act, or SB 2840, which included \$1.6 billion in cuts to Medicaid and other state programs as part of the overall FY 2013 state budget. These cuts include:

- *Eliminating the IL Cares Rx program, which helps 160,000 low-income seniors in Illinois pay for prescription drugs;*
- *Eliminating adult dental care for Medicaid patients, other than emergency treatment;*
- *Reducing vision and prescription drug benefits;*
- *Cutting provider reimbursement rates;*
- *Lowering eligibility for adults to receive insurance coverage under Family Care to 133% of the Federal Poverty Level (FPL).*

The cuts are scheduled to begin July 1, 2012, with notices already mailed out to all current IL Cares Rx, Medicaid, and Family Care enrollees.

What You Can Do

If you use IL Cares Rx, there are steps you can take to limit the effects of losing benefits in July

First, do you have a Full Low-Income Subsidy through **Extra Help**?

If you do, you will NOT be affected by the loss of IL Cares Rx because your Extra Help benefits will continue to provide you with reduced prescription co-pays and cover your Part D premiums! There may be several medications that were covered by IL Cares Rx but not by your Extra Help benefits, such as benzodiazepines and barbiturates. Even Partial Extra Help Benefits can cover some of your co-pays and premiums. *If you are not sure if you have Full or Partial Extra Help benefits, you can find out by calling 1-800-MEDICARE or the Social Security Administration at 1-800-772-1213.*

Next, there are **immediate actions** you can take

- Get a 3-month supply of prescriptions before July 1, 2012 (when IL Cares Rx coverage ends), so you can take advantage of the low co-pays before they expire.
- Ask your doctor(s) or pharmacist about free drug samples.
- Review your list of medications with your doctor(s) to determine if it's possible to switch to a generic or less expensive drug.
- Consider switching to a mail order option for prescriptions through your Medicare Part D plan, sometimes mail order is cheaper for your medications.
- You have a Special Enrollment Period from June 1 – August 31, 2012 to switch to a different Medicare Part D or Medicare Advantage Plan for prescription drug coverage.

Apply for Extra Help if you do not have it already

- Anyone who has Medicare can get prescription drug coverage through Medicare Part D. Some people with limited resources and income may be eligible for a Full or Partial Low Income Subsidy called Extra Help to help pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare Part D prescription drug plan.

- To qualify for Extra Help, your **resources/assets** must be limited to \$13,070 for an individual or \$26,120 for a married couple living together. Resources include bank accounts, stocks, and bonds, however they **do not** count your home, car, or life insurance policies as resources.
- Plus your **annual income** must be limited to \$16,755 for an individual or \$22,695 for a couple.
- To get assistance in applying for Extra Help, you can contact a SHIP Counselor at the Regional Planning Commission (217-328-3313) or Provena Center for Healthy Aging (217-337-2022), or you can go online to www.ssa.gov or www.benefitscheckup.org.

Get prescription assistance through:

- Charities that provide assistance for prescriptions for specific diseases and conditions.
- Part D Co-pay Assistance Programs.
- Drug Discount Cards (usually cannot be used with insurance, only one can be used at a time)
- Patient Assistance Programs (offered directly by pharmaceutical companies).
- Rx Assist (www.rxassist.org) or Needy Meds (www.needy meds.org) are two great resources to access the different programs mentioned above and find out if you are eligible.

Dual Eligibles

- If you are enrolled in both Medicare and Medicaid, you are considered a Dual Eligible.
- You automatically qualify for Full Extra Help, up to a year and a half of coverage.
- You can also use a Medicaid Spend Down (*see next section*) to help with medication expenses.

Medicaid Spend Down

- You may qualify for Medicaid Spend Down. When you meet your spend down amount within a six month period, you then get Medicaid coverage for the rest of the six months for your medical expenses as well as Full Extra Help benefits for your prescription drugs.
- “Allowable” medical expenses include: DRS Home Services and Community Care Program, Medicare premiums, Medicare co-pays/deductibles, over-the-counter supplies ordered by your doctor(s), etc. for you, your husband/wife, and children under the age of 18 living with you.
- For help in applying for a Medicaid Spend Down, please contact the local office of the Illinois Dept. of Human Services (DHS/Public Aid) at (217) 278-5605 or the Senior Resource Center at Family Services (217-352-5100).

IMPORTANT RESOURCES

Provena Center for Health Aging: (217) 337-2022; 410 E. University Ave., Champaign
Senior Resource Center at Family Services: (217) 352-5100; 405 S. State St., Champaign
Regional Planning Commission: (217) 328-3313; 1776 E. Washington St., Urbana
Medicare 1 (800) Medicare; www.medicare.gov
Social Security Administration: 1 (877) 819-2593 (Champaign office); www.ssa.gov
Champaign Office of DHS: (217) 278-5605; 705 N. Country Fair Dr., Champaign
Benefits Check Up: www.benefitscheckup.org



Champaign County Health Care Consumers

(217) 352-6533

44 East Main St. Suite 208, Champaign, IL 61820

www.healthcareconsumers.org

