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Get help with Part D

By Cheryl Powell
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With the deadline to enroll in Medicare's new prescription drug benefit just three weeks away, even the experts are seeking some advice.

Ohio Department of Insurance Director Ann Womer Benjamin recently said she planned to help her 81-year-old mother wade through dozens of Medicare prescription drug plans available in the state.

As the head of the state's insurance regulator, Womer Benjamin knows better than most how to evaluate the options.

Still, it doesn't hurt to have highly trained counselors nearby in the department's Ohio Senior Health Insurance Information Program, known as OSHIIP.

“I will probably double-check my conclusions with my OSHIIP staff,” she admitted with a chuckle.

Time is running out for millions of Americans to double-check their options and determine whether they want to enroll in Medicare's new prescription drug benefit, known as Medicare Part D.

An estimated 6 million older and disabled Americans -- including as many as 40,000 in the Akron-Canton area -- still haven't signed up for a plan.

In most cases, Medicare recipients who don't have good drug coverage will pay a higher premium for the rest of their lives if they don't sign up for a Part D plan by May 15.

“Do it for peace of mind,” said Leslie Norwalk, deputy administrator for the Centers for Medicare and Medicaid Services.

Many people don't realize that they won't be able to get the Medicare prescription drug benefit until next year, except in special circumstances, if they miss the May 15 deadline, said Francine Chuchanis, Medicare managed-care ombudsman for the Greater Akron/Canton Area Agency on Aging.

People who have prescription drug coverage that's as good as Medicare Part D plans can enroll anytime without paying a late-enrollment penalty if they lose their benefits. So can low-income people who are newly eligible for Medicaid or who get approval from the Social Security Administration for extra help with their prescriptions after May 15.

In almost all other cases, Chuchanis said, people will be barred from signing up for Medicare Part D until next year, even if they suddenly get seriously ill.

And if they do sign up next year, they'll pay an extra 1 percent of the average monthly premium for every month they waited after May to enroll.

“There's a lot of misunderstanding about the penalty and the accumulated cost,” Chuchanis said. “Most people who don't take medicines or only take one or two medicines are saying, ‘Why should I sign up?’”

“It's a risk, and people have to do what's comfortable.”

Evaluate situation

Even with the penalty, Medicare recipients need to evaluate their personal situations carefully before enrolling, said Robert M. Hayes, president of the Medicare Rights Center, a nonprofit advocacy group.

“There are some people with low drug costs, small disposable incomes and a high tolerance for risk who prudently would stay away,” he said.

But the federal government is pushing everyone -- including healthy seniors who take few or no prescription drugs -- to enroll.

Like any insurance program, Medicare Part D plans need a healthy mix of enrollees who won't use the benefit much to offset the money-losing enrollees with high drug costs.

"We've already seen a lot of enrollment from people who have significant drug needs," said Dr. Mark McClellan, head of the Medicare program. "That's why a lot of our outreach now is targeted to people who might not have a lot of drug needs today."

McClellan has been touring the country to spread this message: "Sign up now and start saving on your drugs. And even if you don't need drugs now, you can get the lowest-cost protection for the future."

More than half of seniors who are enrolled in Part D plans say they're saving money, according to survey results released this month by the Medicare Rx Education Network, a nonprofit group made up of patient advocacy groups, insurers and drug makers.

Review the plans

Nevertheless, some people who could benefit from enrolling might be scared away because of confusion, said Barry Klein, owner of Klein's Pharmacy.

Though lawmakers created minimum standards for Medicare Part D plans to follow, all have different co-pays, policies and lists of drugs they will cover.

Klein encourages his clients to avoid "paralysis by analysis."

"Don't overanalyze," he said. "If you think you're going to benefit from it, at least sign up for a plan so you don't have to be penalized."

If people don't like the plan they've selected, they can switch once before May 15. (People who are covered by Medicare and Medicaid can change plans monthly.)

Mike Leavitt, secretary of the U.S. Department of Health and Human Services, recommends seniors gather their prescriptions, get out their Medicare ID cards and call Medicare's help line, 800-633-4227. Phone counselors use personalized information to find the best plans.

"Within half an hour or so," he said, "seniors are able to pick a plan."

Ask for advice

Vicki Gottlich, senior policy attorney for the nonprofit Center for Medicare Advocacy, suggests seniors call the Part D plans directly to verify coverage details before enrolling.

"You want to make sure the drugs are on the formulary and if there's any prior authorization requirement or whether you have to try something else first," she said.

It also helps to ask friends, doctors and pharmacists about their experiences with Part D plans, Chuchanis said.

"Pharmacists are a good source for information about how easy it is to get a drug preauthorized," she said.

Elizabeth Bailey, 82, of Cuyahoga Falls turned to Klein's Pharmacy and her adult children for help finding a plan.

"I was overwhelmed," she said. "I wouldn't have known where to even start with this."

One of her drugs used to cost about \$132 a month, she said. Now she's paying about \$30.

"I was grateful for the help," she said. "It has saved me. So far, I have no complaints."

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