By SCOTT WHIPPLE, Staff Writer 08/19/2004

Judith Stein, executive director for the Center for Medicare Advocacy Inc., offers guidelines for choosing a Medicare Discount Card.

“You must know your own prescription needs,” she says. “You need to know the name and specific dosing of each drug, also the prices, and if you can take generic rather than brand names.”

To find out what discount card options are available to you, Stein suggests you go to the Medicare Web site: www.medicare.gov. You can also call 1-800-MEDICARE or the CHOICES program in Connecticut at 1(800)994-9422. If you’re a member of a Medicare Advantage managed care plan, call the plan to see if they offer a discount just for members. Members must use this card.

Stein says the annual enrollment fee can be as much as $30. Some drugs are discounted; some cards have a formulary (list of covered drugs). The drugs you need should be on the card’s formulary/discount list. If not, choose the card that gives you the best discount, but make sure your pharmacy accepts the discount card you want. Ask your pharmacy what it charges for the drugs you need. Remember: once you select a card it’s your card until 2005.

If your income is $12,569 or less -- $16,862 for a married couple -- you may be eligible for the Medicare discount drug card’s transitional assistance, a $600 per year credit towards drug costs and payment of the annual drug card enrollment fee.

Connecticut residents can also qualify for the state’s pharmaceutical assistance program, ConnPACE. ConnPACE eligibility is $20,800 for a single person; $28,100 for a married couple.

Stein says people eligible for both the Medicare discount card low income...
assistance and for ConnPACE must choose a Medicare discount card approved by the Connecticut Department of Social Services.

The center can be reached for Medicare concerns at 800-262-4414 between 9 a.m. and 5 p.m., Monday through Friday.

Scott Whipple can be reached at swhipple@newbritainherald.com or by calling (860) 225-4601, ext. 224.

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