Caught in red tape

Low-income recipients have been the most affected by bureaucratic glitches in the two-week-old Medicare prescription drug program.

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The Medicare prescription drug program has received mixed reviews in its first two weeks of operation. Medicare officials report a generally smooth start, considering that pharmacies nationwide are filling 40,000 prescriptions an hour. The most serious problems have arisen where they do the most harm - with low-income recipients who had previously gotten their prescriptions through Medicaid.

Called "dual eligibles" because they qualify for both Medicare and Medicaid, these recipients (including 400,000 in Florida) had gotten their prescriptions filled at no cost. Now they can be billed up to $5 per prescription depending on their Medicare plan. But some dual eligibles are reporting that pharmacy records don't indicate their status, so they are being charged full price (often a $250 deductible and higher copayment). For someone with little or no cash, that is enough to stop them from getting the drugs they need.

Medicare officials say some pharmacies haven't updated their records quickly enough to keep up with the year-end rush to sign up for the program. But one advocacy group blames the complexity of the drug program itself. In Florida, for example, there are more than 250 managed-care plans and 43 stand-alone drug plans, each with different rules. "How is a pharmacy expected to keep on top of each plan?" asked Vicki Gottlich, senior policy attorney at the Center for Medicare Advocacy.

There are some safety nets built into the system, but they rely on knowledgeable pharmacists or recipients. A dual eligible seeking to fill a prescription without having signed up for a drug plan can be assigned one (administered by WellPoint) at the pharmacy. Reports are that some pharmacists either don't have that information or don't want to risk the financial liability of waiting for payment.

Any retiree should be able to get an emergency 14-day supply of drugs, even without a valid prescription card, according to the Florida Agency for Health Care Administration. Armed with that knowledge, if dual eligibles are still not able to get their prescriptions filled at a reduced price, they should contact the regional AHCA Medicaid office. Here are the phone numbers: Pinellas and Pasco counties 727-552-1191; Hillsborough County 813-871-7600; Hernando and Citrus counties 352-732-1349; or by calling the state's toll-free number 888-419-3456.

Some states are offering to pay the difference for low-income retirees who are unable to get their drugs at reduced prices because of bureaucratic errors. Florida should do the same. It will take a while to straighten out the complex prescription drug program, but the least fortunate among us shouldn't suffer in the meantime.

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