

## Medicare Update

Starting January 1, 2006, Medicare will offer prescription drug coverage through new private drug plans and through Medicare managed care plans (now called "Medicare Advantage" plans).

Although the law that created this program is far from perfect, it will provide help to thousands of seniors who currently receive no assistance with their medications.

That being said, people need to be armed with the information necessary to make the best decision about whether to join and - if so - which plan may best meet their needs.

**Whether you are a senior, a person with a disability or someone trying to help a parent or friend, I encourage you to**

carefully research the available options BEFORE making a choice. Most people have until May 15th, 2006 to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options.

Listed below are some informational resources to help you as you face these complicated choices.

## MEDICARE DRUG PLAN RESOURCES

Extra assistance for people with limited incomes:

Help with paying for Medicare Drug plans is available for people with limited incomes. You may qualify for this assistance if:

Your 2005 income is less than \$14,356 for an individual / \$19,245 for couples and you have limited assets.

If you think you should be in this category, you should contact the Social Security Administration at 1-800-772-1213

Informational Web Sites:

- Medicare
- Social Security
- Senior Health Insurance Program

Organizations that can help:

- Senior Health Insurance Program (SHIP): 1-800-548-9034
- Medicare: 1-800-MEDICARE  
(633-4227)
- Social Security Administration:  
1-800-772-1213

Have the following information with you when you call:

- Medicare identification number (on your Medicare card)
- Drugs you currently take, the dosage and what you pay for them
- Your refill schedule and preferred method of receiving prescriptions (at the pharmacy or via mail-order)

Your annual income, and a basic accounting of your personal assets in case you qualify for low-income assistance

## IMPORTANT DATES

October 13, 2005:

You can start comparing Medicare drug plans by calling 1-800-633-4227

or [www.medicare.gov](http://www.medicare.gov)

November 5, 2005: Congressman Lipinski's Informational Medicare Prescription Drug Seminar at 10:00 a.m. at Ridge Park.

November 15, 2005:

First day you can sign up with a Medicare drug plan.

January 1, 2006:

First day you can use Medicare's drug coverage if you have already joined a plan.

May 15, 2006:

Last day you can join a Medicare drug plan with- out paying a penalty and the last day to enroll to receive any benefits in 2006.

November 15, 2006:

First day you can sign up with a Medicare drug plan for 2007. This is also the first opportunity for you to switch plans you enrolled in a Medicare drug plan for 2006.

