



Medicare Part D Coverage: What People with Cancer Need to Know

The Medicare Modernization Act, also known as Medicare Part D, provides prescription drug coverage for people already covered by Medicare. A **formulary** is a listing of drugs that have been approved for use under the plan. The Medicare formulary includes most of the oral chemotherapy, immunotherapy and hormonal medications used to treat cancer, as well as the drugs that manage treatment side effects, such as a low red blood count or nausea.

The new Medicare coverage helps people manage the costs of their prescription drugs, but it also creates new challenges. Several different companies offer the Medicare coverage, and their plans vary. The type of coverage, co-payments, pharmacies, deductibles, and total out-of-pocket expenses within a year differ from plan to plan.

Deciding which plan to choose and navigating the system requires some research and may be frustrating, **but remember that you do have *options* and you do have *help*.**

Here are CancerCare's tips for choosing a prescription drug plan that's right for you:

1. Gather all your prescription drug information. This includes a complete list of your current medications, how much you take of each and how often, the name of the prescribing doctor, and individual and yearly medication costs (see #5).
2. Your oncology doctor and oncology nurse can tell you the names of all the medications you are taking now for cancer and side effects, and those that you may need in the future. Also ask if a less expensive brand name or generic drug might be as effective.
3. Your internist or primary care doctor can tell you all the medications you take for non-cancer conditions (e.g. diabetes, high blood pressure, or heart disease).
4. Choosing the right plan depends on the number and costs of your cancer-related medications. Generally, plans must provide coverage for at least two drugs for the same medical condition. For anti-cancer drugs, the plans must also cover almost all drugs.
5. Your pharmacist can tell you the price of the medications you are now taking. This will help you know how long it will take for you to reach the plan's deductible and the total yearly out-of-pocket expenses.
6. Consult the experts. Medicare has a 24-hour hotline and website where professionals can take all your information and then recommend a plan. (See other side for Medicare's contact information and other helpful resources.)
7. Visit your local Social Security office. They can help you compare plans to make sure you're getting the best one for you.

A few more things to keep in mind:

- For those on limited incomes, you may qualify for a Low-Income Subsidy, also referred to as “Extra Help.” You must apply separately for this benefit through Social Security.
- You may be eligible for additional assistance through state pharmaceutical programs in addition to Medicare coverage.
- If you’ve qualified for a pharmaceutical company assistance program, check to see if the eligibility requirements have changed. Also, ask if they have assistance to help with the “coverage gap” or “doughnut hole” in Medicare coverage.
- Your oncology social worker can help you understand the best ways to make decisions about your drug coverage. He or she may be able to identify ways for you to get help with financial and other concerns.

Remember: The new Medicare coverage may be confusing at first, but if you learn what your options are, you will find the plan that’s right for you.

RESOURCES

Medicare 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week www.medicare.gov	Centers for Medicare & Medicaid Services 1-877-267-2323 www.cms.hhs.gov
Social Security Administration 1-800-772-1213 (7 a.m. to 7 p.m., Monday through Friday) www.ssa.gov	Medicare Rights Center www.medicarerights.org This website offers helpful publications to help you understand Medicare coverage and choose the best plan.
State Health Insurance Counseling Programs 1-800-677-1116 (Eldercare Locator) www.shiptalk.org	AARP 1-888-OUR-AARP (1-888-687-2277) www.aarp.org/medicarerx

CancerCare Can Help

CancerCare’s staff of professional oncology social workers can help you sort through the information you’ve gathered, identify other facts you need to know, and guide you to the best resources. We also offer free counseling, education, financial assistance and practical help to people with cancer and their loved ones – all completely free of charge. **Call us at 1-800-813-HOPE (4673) or visit www.cancercares.org for help.**



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