



Commonwealth of Massachusetts
Executive Office of Health and Human Services
www.mass.gov/masshealth

Important Notice about Changes in Your Prescription Drug Coverage If You Are Covered by Both MassHealth and Medicare

November 2005

Dear MassHealth Member:

Right now, MassHealth covers the prescription drugs you get at the pharmacy. **Starting January 1, 2006**, MassHealth will no longer pay for most of your prescription drugs. Instead, you will have a Medicare prescription drug plan.* MassHealth coverage for your other medical expenses, such as doctor and hospital bills, will remain the same.

It is important to have a Medicare prescription drug plan that meets your needs.

Medicare has chosen a prescription drug plan for you. Medicare sent you a letter in October with the name of the drug plan. However, there are many different Medicare drug plans. The one chosen for you may not meet your needs. Find out if the plan chosen for you meets your needs by checking:

- the name of the Medicare drug plan chosen for you;
- if the plan covers the drugs you need; and
- if the plan includes your pharmacy.

If the plan Medicare has chosen for you **does not** meet your needs, you can choose another plan. Pick a plan that covers as many of your drugs as possible and lets you use a pharmacy of your choice.

You can learn more about the plans by reading the booklet *Medicare & You*, which Medicare sent to you in October. You can also call one of the agencies listed at the end of this letter for help.

* Effective January 1, 2006, MassHealth drug coverage is not "creditable coverage" for persons eligible for both MassHealth and Medicare. This means that MassHealth will not provide drug coverage that is at least as good as Medicare drug coverage.

How much will Medicare prescription drug coverage cost?

Because you are a MassHealth member, you will get extra help from Medicare to help pay for your drug plan costs.

Premiums

The plan Medicare has chosen for you will not charge you a premium and there are many other plans that would also not charge you a premium. However, some plans may charge you a premium. Be sure to ask any new plan if they will charge you a premium and how much the premium will be.

Copayments

Under Medicare prescription drug coverage, you may be charged a copayment for each prescription that you fill. The amount of your copayment depends on your income. MassHealth has reported to Medicare that your family monthly income that we count is less than or equal to 100% of the federal poverty level (\$798 per month for a single person or \$1,070 for a couple). This means that, if you are charged a copayment, it will be at the lowest level (no more than \$1 for generic and preferred brand-name drugs and no more than \$3 for nonpreferred brand-name drugs).

What's next?

- If the plan Medicare has chosen for you meets your needs, you do not need to do anything. Your Medicare prescription drug coverage will begin January 1, 2006.
- To choose a different plan, call that plan to enroll before December 31, 2005.
- Even after Medicare drug coverage starts on January 1, 2006, MassHealth members can change plans at any time. Call the new plan to enroll. The new plan will start on the first day of the next month. Medicare will notify your old plan that you have changed to a new plan.
- Make sure to bring the name of your Medicare prescription drug plan when you go to the pharmacy starting January 1, 2006.
- MassHealth will continue to pay for drugs called benzodiazepines (such as clonazepam), barbiturates (such as phenobarbital), and some over-the-counter drugs (such as ibuprofen) that your doctor prescribes for you. Be sure to bring your MassHealth card to the pharmacy just in case you take any of these types of drugs.

IMPORTANT: There are special rules for MassHealth members with Medicare who are enrolled in one of the following:

- Medicare Advantage Plans (such as BlueCare 65, Fallon Senior Plan, First Seniority, or Secure Horizons);
- Program of All-Inclusive Care for the Elderly (PACE, also known as the Elder Service Plan);
- Senior Care Organizations (such as Commonwealth Care Alliance, Evercare SCO, and Senior Whole Health); or
- a drug plan offered by a past or current employer or union.

If you are a member of one of these plans, contact your plan for more information.

If you want help figuring out which plan is best for you, need help changing plans, or have questions about Medicare prescription drug coverage, call one of the agencies listed on the next page.

Sincerely,

Beth Waldman
Medicaid Director

Right to Appeal

You have the right to appeal this notice if you are not covered by Medicare. If this applies to you, fill out the enclosed form and mail or fax it to the address on the form.

Medicare Prescription Drug Resources

Medicare

1-800-MEDICARE (1-800-633-4227)

TTY: 1-877-486-2048 (for people with partial or total hearing loss)

www.medicare.gov (personalized information available)

SHINE (Serving the Health Information Needs of Elders)

1-800-AGE-INFO (1-800-243-4636), press '2'

TTY: 1-800-872-0166 (for people with partial or total hearing loss)

www.medicareoutreach.org

The SHINE Program is a state health-insurance assistance program that provides free health-care information, assistance, and counseling to Medicare beneficiaries of all ages.

MassMedLine

1-866-633-1617

TTY/TDD users should ask the operator to call the MassMedLine toll-free number.

www.massmedline.com

MassMedLine is an information and referral source that can help you find the Medicare prescription drug plan that best meets your needs. Pharmacists on staff can also answer your questions about the medications you take.

MassHealth Customer Service

1-800-841-2900

TTY: 1-800-497-4648 (for people with partial or total hearing loss)

www.mass.gov/masshealth