



Legal Aid  
Society  
Of Hawai'i

## Medicare Part D: General Information

**For more information, contact Legal Aid at:**

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**Visit our Web site at <http://www.legalaidhawaii.org>**

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## **WHAT IS MEDICARE PART D?**

Medicare Part D is a prescription drug benefit added to Medicare beginning Jan. 1, 2006. The benefit is offered through private insurance companies. Each plan charges a monthly premium, co-payments for medications, and many plans have a gap in coverage called the "donut hole."

Low-income people were automatically enrolled in a plan and other people had to choose a plan and enroll in it. Each plan covers different drugs and works with different pharmacies, so Medicare beneficiaries need to be very careful when choosing a plan.

## **WHO IS ELIGIBLE FOR PART D?**

Anyone eligible for Medicare Parts A or B is eligible for Part D.

## **WHAT IS SPAP?**

The State Pharmacy Assistance Plan (SPAP) is a program found only in Hawai`i in which the State pays the co-payments associated with Medicare Part D for an individual earning less than \$918 per month in 2006.

## **WHAT IS "EXTRA HELP"?**

The federal government knows that not everyone can afford to pay a monthly premium or high co-payments for medications, so it is offering to help pay for those costs. People in Hawai`i who have income below 150% of poverty may be eligible for help paying premiums, co-payments and for coverage in the "donut hole."

In 2006 in Hawai`i, 150% of poverty means an individual earns less than \$1376 per month.

## **WHAT DO I DO IF:**

### **○ I haven't received my prescription drug card?**

If you have not received your prescription drug card, but you know which plan you enrolled in, you can contact the plan and get the information the pharmacy will need to bill the plan for your medications. Each plan has a toll-free number so you can call

for free. However, keep in mind that the plans are all located on the mainland, so you should try to call them in the morning or early afternoon.

If you don't know which plan you have, you can call 1-800-633-4227 to find out which plan you were enrolled in and the plan's toll-free number. If you are unable to do this, you may call Legal Aid for assistance.

### ○ **The pharmacy won't fill my prescription?**

There are a number of reasons why this might be happening. For instance, the pharmacy may not be able to confirm that you are covered by your plan. Or your medication may not be covered by the plan you signed up with. Or you may not have the proper insurance card with you. If you are not able to get your medication, please contact Legal Aid for assistance.

### ○ **I haven't signed up for a prescription drug plan?**

Now is the time! Unless you already have prescription drug coverage and you got a letter telling you that your coverage is "creditable," you must sign up by May 15, 2006 to avoid expensive financial penalties for late enrollment. If you need help choosing a plan or if you want advice about changing plans, please call Legal Aid.

### ○ **I haven't signed up for "Extra Help"**

Call Legal Aid! We can tell you if you're likely to be eligible and we can sign you up over the internet. "If in doubt, fill it out!" The application for "Extra Help" is very easy to complete and we'd be happy to help you fill it out.