

Questions about new Medicare-Approved Drug Discount Cards and the \$600 credit for People who use Pharmacies operated by Indian Health Programs

1. What is an I/T/U pharmacy?

An I/T/U pharmacy is a pharmacy operated by an Indian health program, that is, the Indian Health Service, a Tribe, a Tribal organization, or an urban Indian organization. I/T/U pharmacies provide free or reduced cost prescriptions to people with Medicare who are American Indians or Alaska Natives.

2. What is the deadline to apply for the \$600 credit for 2004? Is there a separate \$600 credit for 2005?

Based on your income, you may qualify for a \$600 credit in 2004 and another \$600 credit in 2005. You can use this credit from Medicare to help pay for your prescription drugs this year and next. But to get the full \$1200 available, you need to apply for the card of your choice and the \$600 credit **before December 31, 2004.**

If you are eligible for the \$600 credit and enroll by the deadline, you will receive the following:

- Any portion of the \$600 that you do not use in 2004 will be carried over to 2005.
- An additional \$600 credit for 2005, making a total of \$1,200 available.
- Each time you use your discount card to purchase covered drugs through the Medicare-approved drug discount card program, the pharmacy will deduct the amount you spend from the credit on your card.

Remember, you must apply before the end of the year to get the extra \$600 credit.

If you apply during 2005, the \$600 credit will be prorated for each quarter. That is, you will receive a \$450 credit (instead of the full \$600) if you apply after March 31, 2005, a \$300 if you apply after June 30, 2005, and a \$150 credit if you apply after September 30, 2005. **This is why it is important to apply for this \$600 credit as soon as possible.**

Check with your Indian health program patient benefits coordinator or your drug card sponsor for more assistance

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3. Can I use any Medicare-approved drug discount card and the \$600 credit if I'm an American Indian or an Alaska Native and I use an I/T/U pharmacy?

Yes. If you meet the eligibility criteria, you can apply for and receive a Medicare-approved drug discount card, the \$600 credit in 2004, and another \$600 credit in 2005. There are many Medicare-approved cards, and you can choose any approved card that is available in the area where you live.

There are two special cards that have been created to work in I/T/U pharmacies, as well as retail and mail order pharmacies. These cards are the Criterion Advantage Card, offered by Computer Sciences Corporation, and the Pharmacy Care Alliance card (Option 1), offered by Pharmacy Care Alliance. Check with your local I/T/U pharmacy to see if it accepts either of these cards.

4. When can I get one of these two special Medicare-approved drug discount cards?

You can apply for any Medicare-approved drug discount card, including the two cards for I/T/U pharmacies, now. If you qualify for the additional \$600 credit from Medicare in 2004 and 2005, you can start using the credit as soon as you get your card.

5. Why should I get a special Medicare-approved drug discount card to use at an I/T/U pharmacy if I already get my prescriptions there for free or at a reduced cost?

Even though your prescriptions from an I/T/U pharmacy are free or offered at a reduced cost, if you use the \$600 credit for 2004 or the additional \$600 for 2005 at an I/T/U pharmacy, the pharmacy will get that money back for the prescription. This means that it will have more money to provide you and your community with other health care services.

In addition, if you have a Medicare-approved drug discount card, you will be able to get discounts on prescriptions from other pharmacies that accept the card, including mail order pharmacies. If you get the \$600 credit, it can also be used to help pay for your prescriptions in retail and mail order pharmacies.

6. Will my special Medicare-approved drug discount card work *only* at I/T/U pharmacies?

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No. Although your special Medicare-approved card is designed to work well for those AI/ANs who have the \$600 credit and use the special card at participating I/T/U pharmacies, it has also been created to work at any pharmacy that participates in your sponsor's network. A list of these pharmacies can be obtained from your Indian health patient benefits coordinator.

If you are an AI/AN who has the \$600 credit and you use your special card at a participating I/T/U pharmacy, or if you need to go to a non-ITU pharmacy because you have a Contract Health Services (CHS) Referral, you will not have to pay the 5-10% co-insurance for your prescription. If you do not have the \$600 credit, or once you use up your \$600 credit, you will still be able to get your prescriptions from an I/T/U pharmacy free or offered at a reduced cost.

If you go to a non-ITU pharmacy without a CHS referral, you still can use your special card, but it will work in a different way. If you have the \$600 credit, you can get your prescription drugs at any participating pharmacy in your sponsor's network merely by paying a 5-10% co-insurance payment. If you do not have the \$600 credit, or once you use up your \$600 credit, you will still be able to obtain discounts on prescription drugs. This allows you the flexibility to use the card at non-ITU pharmacies should you ever need to.

Check with your Indian health patient benefits coordinator or your drug card sponsor for more assistance.

7. What if I have some of the \$600 credit left at the end of the year?

If you have some of the \$600 credit left at the end of 2004, you can use it in 2005.

8. Can I get the \$600 credit without getting a Medicare-approved drug discount card?

No. You must enroll in a Medicare-approved drug discount card to get the \$600 credit.

9. How do I use the \$600 credit?

If you are approved for the \$600 credit from Medicare to help pay for your prescriptions, it will be applied to your discount card. Each time you use your discount card, the pharmacy will deduct the amount you spend on your prescriptions from the credit on your discount card.

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10. How do I know how much of my \$600 credit I have left?

When you use your discount card, the pharmacist or the statement you get with your prescription may tell you how much of the \$600 you have left. You can also call your card sponsor's toll-free telephone number to get the most recent information available.

11. Can I get help filling out the enrollment form for a special Medicare-approved drug discount card?

Yes. You can call the card sponsor or ask your Indian health patient benefits coordinator for help filling out the enrollment form. If you have someone who helps you make your healthcare decisions, that person can also help you fill out the enrollment form.

12. What if I have a Medicare-approved drug discount card already, but it isn't one of the two special cards for use in I/T/U pharmacies?

People with Medicare who are American Indians or Alaska Natives who already have a general Medicare-approved drug discount card can switch to an I/T/U discount card at anytime between now and December 31, 2005.

You can also choose a new discount card anytime if any of the following apply:

- You move to a state in which your current discount card isn't offered
- You join or leave a Medicare Managed Care plan
- You enter or leave a long-term care facility (like a nursing home)
- The private company stops offering your discount card

13. What if my I/T/U pharmacy doesn't carry my prescription?

If your I/T/U pharmacy doesn't carry your prescription, check with your Indian health patient benefits coordinator to see if your I/T/U pharmacy can use Contract Health Services (CHS) to refer you to a retail pharmacy. Otherwise, you can go to **any** pharmacy that accepts your Medicare-approved drug discount card.

14. What if my I/T/U clinic doesn't have a pharmacy?

If you use your Medicare-approved drug discount card at a pharmacy that isn't an I/T/U pharmacy, you will have to follow the rules of the card sponsor for using a Medicare-approved drug discount card at the pharmacy. This means you might have to pay a co-payment or coinsurance. If you have a CHS referral, you may not

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have to pay a co-payment. Check with your Indian health patient benefits coordinator or card sponsor to find out more.

15. Where can I get more information about Medicare-approved drug discount cards?

You can find more information at www.medicare.gov on the web, by calling 1-800-MEDICARE (1-800-633-4227), or by contacting your Indian health patient benefits coordinator.