



**State Senator
Jake Corman**
34th District

Dear Friend,

The rising cost of prescription drugs is a concern to many of Pennsylvania's senior citizens who rely on affordable medications to meet their health care needs. That's why it is important for you to sign up for Medicare's newest prescription program, known as Medicare Part D.

Medicare Part D prescription drug plans will be available beginning January 1, 2006. These plans are different from the Medicare-approved drug discount cards, which will expire by May 15, 2006.

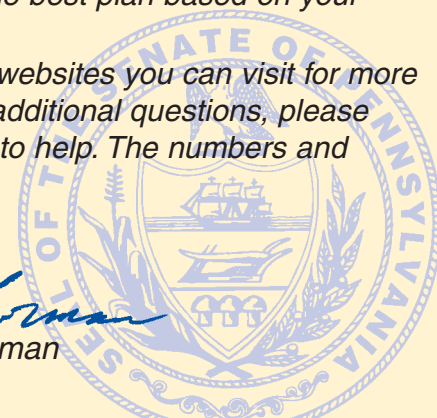
The first enrollment period for Medicare Part D is between November 15, 2005 and May 15, 2006. Insurers and other private companies will offer stand-alone prescription drug plans, and you may already be receiving information in the mail about the various plans.

This update is designed to provide you with more information on the new program, how to apply, and how to choose the best plan based on your needs.

It also includes numbers you can call and websites you can visit for more information on Medicare Part D. If you have additional questions, please contact my district office and we will be glad to help. The numbers and addresses are listed on the back.

Sincerely,

Jake Corman
Jake Corman



Facts About Medicare Part D Prescription Drug Plans for Pennsylvanians

What are Medicare prescription drug plans?

- Beginning January 1, 2006, new prescription drug plans that will save you money will be available through Medicare Part D. These plans are different from the Medicare-approved drug discount cards, which will expire by May 15, 2006.

Who is eligible for Medicare Part D prescription drug coverage?

- All individuals with Medicare Part A and/or Medicare Part B are eligible to enroll regardless of age, income or health condition.

Why should I join?

- Although this is a voluntary program, you still may want to consider joining a plan even if you don't use many prescription drugs now. As we age, most people need prescription drugs to stay healthy. Due to the late enrollment penalty fee, joining now means lower monthly premiums than if you wait to join later.

Who will be offering Medicare Part D prescription drug plans?

- Insurers and other private companies will offer stand-alone prescription drug plans or plans that are coordinated with your current health insurance plans. You are probably being contacted about these plans now.

<p>When can I join a Medicare Part D prescription drug plan?</p>	<ul style="list-style-type: none"> • If you currently have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), you can join a Medicare Part D prescription drug plan between November 15, 2005 and May 15, 2006. If you join by December 31, 2005, your Medicare Part D prescription drug plan coverage will begin on January 1, 2006. If you join after that, your coverage will be effective the first day of the month after your enrollment date. 	<p>What if I have prescription drug coverage from an employer or union?</p>	<ul style="list-style-type: none"> • You will receive a notice from your employer or union telling you if your plan is creditable or non-creditable. If your plan is creditable, it covers as much or more than a Medicare Part D prescription drug plan. • If your employer or union plan is creditable, meaning it covers as much as or more than a Medicare Part D prescription drug plan, you must choose to: 1) keep your current drug plan and perhaps join later with no penalty; or 2) join a Medicare Part D prescription drug plan instead (although you may not be able to go back to your employer or union drug plan, depending on their regulations). • If your employer or union plan is non-creditable, meaning it covers less than a Medicare prescription drug plan, you must choose to: 1) keep your current drug plan and join a Medicare Part D drug plan to get more coverage; 2) keep your current plan and join a Medicare Part D drug plan at a later date, but you will pay a higher premium; or 3) drop your current plan and join a Medicare drug plan instead (although again, you may not be able to go back to your employer or union drug plan).
<p>What will the program cost?</p>	<ul style="list-style-type: none"> • Medicare Part D prescription drug plans provide insurance coverage for prescription drugs. If you join you will pay a monthly premium (generally around \$35 in 2006) and pay a share of the cost of your prescriptions. The costs for each plan will vary depending on which drugs are covered, although Medicare will set a minimum level of coverage for each plan. Be sure to select a plan that meets your specific prescription drug needs. 	<p>How can I make the best decision when choosing a Medicare Part D prescription drug plan?</p>	<ul style="list-style-type: none"> • To help you make your best choice, you can get personalized information by: <ul style="list-style-type: none"> n Asking your pharmacy to give you a list of your current medications, including name, dose size, dosage frequency and monthly costs. This is necessary because each drug plan could be different and you want to choose the plan that covers all or the most expensive medications. n Using this information, you can compare your prescription drug needs with prescription drugs that are offered by the various plans. To make that comparison, you may call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov. TTY users should call 1-877-486-2048. n You should also consider such factors as: copayment amounts; maximums; prior authorization requirements; and the monthly premiums.
<p>What if I currently have both Medicare and Medicaid?</p>	<ul style="list-style-type: none"> • In that case, you are a “dual eligible” and are considered a “deemed” person, who is automatically qualified for extra help, and Medicare should have informed you in writing. On January 1, 2006, all your prescription drugs will be covered through the Medicare prescription drug plan. If you don’t choose a specific plan by December 31, 2005, Medicare will automatically enroll you in one of these plans. 	<p>Where can I get more information about Medicare Part D?</p>	<ul style="list-style-type: none"> • Medicare Part D began providing information about prescription drug plans in October 2005, including how to choose and join a plan that best meets your needs. You should have already received the "Medicare & You 2006" handbook, which lists the Medicare Part D prescription drug plans available in your area. • To learn more about the Medicare Part D prescription drug plan, you may call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov. TTY users should call 1-877-486-2048. Have your Medicare card, the name of the pharmacy you use, and a list of drugs you use ready when you call. • To find out how to get help with your prescription drug costs, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or visit www.socialsecurity.gov.
<p>Is extra help available for other low-income individuals?</p>	<ul style="list-style-type: none"> • You may be eligible for extra help with the drug plan’s monthly premium and/or with prescription costs if your annual income for 2005 is: <ul style="list-style-type: none"> n Under \$14,355 for an individual or \$19,245 as a couple; and, n Your assets are low — less than \$11,500 for individuals and \$23,000 for couples, excluding your home and car. • You should have received in the mail an “Application for Help with Medicare Prescription Drug Plan Costs” from the Social Security Administration. If you think you qualify for extra help, fill out this application. You can also receive an application by visiting your County Assistance Office or calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or applying online at www.socialsecurity.gov. 	<p>What if I have prescription drug coverage through PACE or PACENET?</p>	
<p>What if I already have prescription drug coverage from a Medigap (Supplemental Insurance) Policy?</p>	<ul style="list-style-type: none"> • If you have a Medigap policy with drug coverage, you will get a detailed notice from your insurance company telling you whether your policy is “creditable” – meaning that it covers as much or more than a Medicare Part D prescription drug plan. This notice will explain the choices available under your current coverage. 		

IMPORTANT REMINDER:

Be very careful when giving out your Social Security Number or other personal credit information. It is not advisable to provide this information over the phone or to strangers, unless you can verify that the person you are speaking with represents the company or group with whom you choose to do business.

- Call the State Health Insurance Assistance Program (APPRISE) at 1-800-783-7067.
- Visit www.aging.state.pa.us/ and go to “What’s Going On” and choose “About Medicare’s Drug Benefit” or choose “Medicare Drug Benefit-Public Meeting Schedule” and click again on “Medicare Drug Benefit-Public Meeting Schedule” to view a map that will allow you to click on your county to view the schedule of local meetings about the federal Medicare prescription drug benefit.
- Call Long Term Care Helpline for PA at 1-866-286-3636.
- Call your local Area Agency on Aging listed in the blue pages of your telephone book.

SENATOR JAKE CORMAN'S 34TH DISTRICT OFFICES

236 Match Factory Place, Bellefonte, PA 16823 • (814) 355-0477 • FAX (814) 355-6046

31 W. Third Street, Lewistown, PA 17044 • (717) 242-2410 • FAX (717) 242-4775

7 W. Main Street, P.O. Box 329, New Bloomfield, PA 17068 • (717) 582-4600 • FAX (717) 582-7391

Senate Box 203034, Harrisburg, PA 17120-3034 • (717) 787-1377 • FAX (717) 772-3146

Toll Free (800) 828-7300

TTY (800) 364-1581

Website: www.jakecorman.com
