

Get Educated, Get Enrolled Mental Health America's Medicare Rx Benefit Campaign

November 13, 2007

Mental Health America's *Get Educated, Get Enrolled* e-bulletin provides program updates and resources to help mental health consumers, advocates, family members, and providers navigate the Medicare Rx benefit.

MEDICARE 2008

Open Enrollment

The enrollment period for Medicare prescription drug plans in 2008 **begins November 15, 2007 and ends on December 31, 2007**. This is an important time for all Medicare beneficiaries, including individuals who currently have both Medicare and Medicaid, to see if there will be changes to the coverage and cost of their prescriptions in 2008. It is also important for community advocates to ensure that beneficiaries are receiving the information and help they need as they consider their options for the coming year.

Important Changes for 2008

- There will be fewer Medicare Part D plans offerings in 2008.
- 1 in 6 dual eligible beneficiaries may/will switch to a new plan to avoid a premium increase.
- 1.6 million beneficiaries with Extra Help could be assigned to a different plan in 2008 compared to only roughly 200,000 in 2007.
- Total number of plans with coverage in the gap will decrease in half of the states but all beneficiaries will still have access to plans with at least some gap coverage.

Medicare Part D Cost Sharing for 2008

Visit the <u>Center for Medicare Advocacy's</u> Part D Update for a break down of the cost sharing changes for 2008 compared to 2007.

Medicare Premiums and Deductibles for 2008

The Centers for Medicare & Medicaid Services (CMS) recently announced Part A and Part B premiums and deductibles for 2008. The standard Medicare Part B monthly premium will be \$96.40 in 2008, an increase of \$2.90, or 3.1 percent, from the \$93.50 Part B premium for 2007. The 2008 amount is the smallest percentage increase in the Part B premium since 2001 and is \$2.10 less than the increase in the premium for 2007. For more information access CMS' press release: <u>CMS Announces Medicare Premiums, Deductibles for 2008</u>.

Timeline for Mailings

Access the <u>Medicare Access for Patients-Rx (MAPRx) mailing timeline</u> to learn more about communications being sent to dual-eligible beneficiaries (individuals who receive both Medicaid and Medicare) from Medicare, Social Security and Medicare prescription drug plans regarding changes to their prescription drug coverage for 2008.

New Tiers for Generic Medications

A recent article by the <u>Center for Medicare Advocacy</u> points to potential increases in cost sharing for Medicare beneficiaries as plans sub-categorize generic medications into cost sharing tiers. These classifications are: "value" generics, "preferred/non-preferred" generics and "specialty" generics. CMS has provided no definition of these terms and it is unclear how the new co-pay structures for generic drugs will impact beneficiaries.

Coverage of Mental Health Medications

The Centers for Medicare and Medicaid Policy (CMS) has a policy requiring Medicare Part D plans to cover "all or substantially all" medications in six key drug categories, including anti-depressants, anti-psychotics, and anti-convulsants, that will continue for the 2008 plan year.

Even though there is a policy in place, many dual eligible individuals face challenges accessing their mental health medications due to limits on quantity dosages, required prior authorization and a difficult appeals process (see <u>American Psychiatric Institute for Research and Education</u> survey). Consumers, family members, advocates and providers need to be diligent in working to ensure that treatment and recovery efforts are not hampered.

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EXTRA HELP (LOW-INCOME SUBSIDY)

New Timeline Helps People who Receive Extra Help with Medicare Part D

MAPRx has developed a timeline to help people who receive Extra Help navigate the mailings they will receive. The timeline also includes key dates and an explanation of options for those who are being reassigned to a new plan. The timeline is available at http://www.maprx.info/pdf/Mailing%20Timeline%20for%20Extra%20Help.pdf

Beneficiaries Eligible for Extra Help Can Enroll in a Prescription Drug Plan Through December 31, 2007, and Pay No Late Enrollment Penalty

Three million low-income Medicare beneficiaries are still eligible for Extra Help with Medicare prescription drug costs. The Access to Benefits Coalition, Medicare Access for Patients-Rx, and the National Health Council have developed an outreach kit aimed at linking low-income beneficiaries with the support they need to apply for the Extra Help/Low-Income Subsidy (LIS) benefit. Please download these materials and use them to reach out to mental health consumers. Toolkit materials are available at www.maprx.info/Extra Help_LIS outreach.html

TOOLS & RESOURCES

Open Enrollment Q & A

Through our partnership with MapRx, answers to some of the common questions individuals have regarding their prescription drug coverage in 2008 are provided at <u>http://www.maprx.info/.</u> Within the next several weeks, print and PDF versions of the information will be available for dissemination to beneficiaries and community partners.

Tips for Calling 1-800-MEDICARE

- Mondays and Tuesdays are the busiest days for 1-800 MEDICARE.
- 10:00 a.m. 2:00 p.m. is traditionally the busiest hours during the day.

Outreach Training Resources

If you are conducting *Extra Help* enrollment outreach, click <u>here</u> to download PowerPoint presentations and handouts from the My Health, My Medicare audio-conference training sessions.

New and Improved Medicare Prescription Drug Plan Finder

The Centers for Medicare & Medicaid Services (CMS) has launched a new and improved Medicare Prescription Drug Plan Finder. The new plan finder allows beneficiaries to sort plans offered in their communities by annual costs based on prescriptions, monthly premiums, coverage levels in the so-called "doughnut hole" and other factors and view the information in one chart. For information and to view the plan finder tool, visit: <u>www.medicare.gov/MPDPF</u>.

New Resources from MyMedicare Matters

Consumer Information on Medicare: <u>www.MyMedicareMatters.org</u>

Consumer website translated into Spanish: www.MiMedicareImporta.org

This site is divided into two sections: the "Review 2008 Choices" section is for those who have a current Medicare Part D plan, and the "Start with 7 Simple Steps" section is for those who are looking to join a plan for the first time.

<u>MyMedicareCommunity.org</u> is for professionals and volunteers who work with people with Medicare who want to share information, access up-to-date materials, and ask questions and get answers from your colleagues.

Mental Health America Resources

To order **FREE** copies of the <u>Medicare Rx Consumer Workbook</u> for community outreach and education activities, email your request to <u>shcrinfo@mentalhealthamerica.net</u>.

To access archived versions of the e-bulletin or for further information on the Medicare Rx benefit, visit <u>http://www1.nmha.org/federal/MedicarePrescriptionDrugBenefit.cfm</u>.

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The *Get Educated, Get Enrolled* e-bulletin is a project of <u>Mental Health America</u>, the country's oldest and largest nonprofit organization dedicated to helping ALL people live mentally healthier lives.

Take action to improve and protect the lives of millions impacted by mental health conditions. Sign up now to receive breaking news and take action alerts from Mental Health America's <u>Advocacy Network</u>.