

Comparing and Choosing a Prescription Drug Plan

Medicare Rx enrollment begins November 15, 2005. After you receive information from the federal Medicare program about the plans available in your area, read the materials and compare the benefits and costs of each plan. You may also use the Medicare Prescription Drug Plan Finder to compare plans at www.medicare.gov or by calling 1-800-MEDICARE(633-4227).

Some important questions to ask as you review plans in your area:

- 1. Which of my medications are covered on the plan's list of drugs, called a formulary? To help you, a worksheet is provided on the back for you to list your medications.
- **2.** Which of my medications are not covered?
- **3.** Does my doctor need to get prior authorization to prescribe any of my medications?
- **4.** Does the plan require me to try a different medication before I can receive a medication I'm currently prescribed (called "step therapy")?
- **5.** What information does my doctor need to provide to get approval for my medication to be covered (also known as an exception)?
- **6.** Does the plan provide me with my medication during this exception process?
- 7. How much is the premium for the plan(s) offered in my area?
- **8.** How much are the co-payments for each prescription?
- **9.** In addition to co-payments, am I required to pay part of the cost of my medications?
- 10. Is my pharmacy in the plan network?

Be sure to discuss all the options with your doctor, case manager, and/or family members to help you find the plan that best meets your medication needs. If you need additional information or a referral for assistance, contact the National Mental Health Association's Resource Center at 1-800-969-NMHA(6642) or www.nmha.org/infoctr/

The Get Educated, Get Enrolled campaign is a project of the National Mental Health Association, the country's oldest and largest nonprofit organization addressing all aspects of mental health and mental illness.

Worksheet: Medication List

Use this list to help you review plan information for the prescription drug plans offered in your area. List all your medications including the name of the doctor that prescribes the drug, how much medicine you take and how many times each day, and any out-of-pocket costs that you pay, such as a co-payment.

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