

Index

• Numbers •

30-day rule, 50
63-day rule, 117

• A •

AACP (American Association of Colleges of Pharmacy), 252
AARP (American Association of Retired Persons)
Caregiver Web site, 292
Medicare information, 344
overview, 342
ABA (American Bar Association) Commission on Law and Aging, 319
active ingredients, 253
ADAPs (AIDS Drug Assistance Programs), 261
addresses. *See also* contact information
importance of, 201
lack of fixed, 201
administrative law judge (ALJ), 305–307
AEP (annual enrollment period), 196, 198
age requirements, 10
AIDS (acquired immunodeficiency syndrome) drugs, 45, 261
AIDS Drug Assistance Programs (ADAPs), 261
Alabama, SHIP in, 334
Alaska, SHIP in, 334
ALJ (administrative law judge), 305–307
Alliance for Aging Research, 107
alprazolam, 55
ALS (amyotrophic lateral sclerosis), 10
alternative drugs, 168–171
Alzheimer's Association, 319
Alzheimer's disease, 107, 319
AMA (American Medical Association), 47
American Association of Colleges of Pharmacy (AACP), 252
American Association of Retired Persons. *See* AARP
American Bar Association (ABA) Commission on Law and Aging, 319
American Medical Association (AMA), 47
American Society of Consultant Pharmacists (ASCP), 251, 252
amount in dispute/controversy, 305
amyotrophic lateral sclerosis (ALS), 10
Amytal, 46
annual deductible, 32
annual enrollment period (AEP), 196, 198
Annual Notice of Change (ANOC), 42, 278–280
anorexia, 46
anticancer drugs, 45
anticonvulsants, 45
antipsychotics, 45
anti-rejection drugs, 33
appealing coverage determination decisions.
See coverage determination, filing for
application form, Extra Help program. *See also* Extra Help program
assets, 67–68
dependent relatives, 69
funeral expenses, 68
help toward household expenses, 69
help with, 69
income, 66–67
instructions for, 65
life insurance, 68
marital status, 66
sending in, 70
signing, 70
Area Agency on Aging, 145, 180–181, 292
Arizona
lowest PDP premium in, 111
SHIP in, 335
Arkansas, SHIP in, 335
ASCP (American Society of Consultant Pharmacists), 251, 252
Ask Ms. Medicare link, 344
asset test, 73
assets, listing on Extra Help application, 67–68
attestation form, 215
automatic premium deduction scam, 185
Avastin, 108–110

• B •

bait-and-switch tactics, 189
barbiturates, 46
BBB (Better Business Bureau), 350
benchmark, 73
benefit period, 11
BenefitsCheckUp Web site, 82, 261, 341
benzodiazepines, 46
Better Business Bureau (BBB), 350
blood pressure, 107
brand-name drugs, 33, 246–247, 255



- California
 - lowest PDP premium in, 111
 - state advocacy group in, 311
 - SHIP in, 335
- California Healthcare Advocates, 343
- Canadian International Pharmacy Association (CIPA), 349
- Canadian pharmacies, state links to, 348–349
- carbidopa, 154
- Caregiver Toolkit, FCA, 292
- catastrophic coverage, 26–27, 235
- Center for Medicare Advocacy, 311, 342–343
- Centers for Medicare and Medicaid Services (CMS), 333–334
- Certified Geriatric Pharmacist (CGP), 252
- CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs)
 - program, 90, 102
- changeable costs, 40
- charities, 261
- choosing/comparing plans. *See also* switching plans
 - advantages of, 151–152
 - alternative drugs, 168–171
 - assessing customer service, 175–176
 - best plan, defined, 150–151
 - drug coverage details
 - cost calculations, 168
 - omissions and discrepancies, 167–168
 - pricing of covered drugs, 166–167
 - pricing of drugs not covered, 167
 - drug plan details, 162–165
 - help with
 - choosing source of, 181–182
 - from family or friends, 178
 - overview, 177
 - from professionals, 178–181
 - ineffective ways of
 - choosing spouse's plan, 153
 - failing to research, 153
 - overview, 150
 - by well-known name, 152
 - in-network pharmacies, 172–175
 - mail-order service, 172
 - Medicare Advantage plans
 - determining choices, 141
 - escape clauses, 148
 - hard-sell marketing and scams, 145–146
 - help with, 145
 - online tool, 141–143
 - overview, 140
 - questions to ask, 146–148
 - sorting through details, 143–145
 - Medicare's online prescription drug plan finder, 156–162
 - organizing with lists
 - of medications, 154–155
 - of plan preferences, 155–156
 - pharmacies away from home, 177
 - worksheets for, 328–331
- CIPA (Canadian International Pharmacy Association), 349
- Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), 90, 102
- clinics, 261
- CMS (Centers for Medicare and Medicaid Services), 333–334
- COBRA insurance program, 88, 94
- coinsurance, 28, 32, 258
- cold medicines, 46
- Colorado, SHIP in, 335
- Commission on Law and Aging, 319
- community groups, 69
- comparing plans. *See* choosing/comparing plans
- compendia, 47
- complaints, filing
 - game plan for, 293–294
 - grievances, 295–297
- Connecticut
 - state advocacy group in, 311
 - SHIP in, 335
- consumer information and advocacy organizations
 - AARP, 342
 - California Healthcare Advocates, 343
 - Center for Medicare Advocacy, 342–343
 - Families USA, 343
- Consumers Union, 257
- contact information. *See also* Web sites
 - AIDS Treatment Data Network, 261
 - American Association of Retired Persons, 342
 - Civilian Health and Medical Program of the Department of Veterans Affairs, 22
 - Department of Health and Human Services, 186
 - Department of Veterans Affairs, 22
 - Eldercare Locator, 334, 339
 - Family Caregiver Alliance, 292
 - Federal Trade Commission, 186
 - Health Insurance Counseling and Advocacy Program, 311, 335
 - Illinois I-SaveRx, 349
 - Internet and Mail-Order Pharmacy Accreditation Commission, 349
 - Legal Services for the Elderly, 311
 - Medicare Advocacy Project, 311
 - Medicare Drug Integrity Contractors, 310
 - Medicare help line, 49, 58
 - Medicare Rights Center, 340
 - Minnesota RxConnect, 349
 - National Alliance for Hispanic Health, 340
 - National Asian Pacific Center on Aging, 341
 - National Family Caregivers Association, 292

- Social Security Administration, 65
 - State Health Insurance Assistance Programs, 334–339
 - TriCare for Life, 89
 - controlled release drugs, 154
 - coordination of benefits, 100, 214
 - co-payments
 - change in during year, 40
 - defined, 28
 - overview, 137
 - switching to lower-price drugs, 255
 - traditional versus private Medicare, 32
 - correctional institutions, 117
 - costs. *See also* choosing/comparing plans; coverage gap
 - calculation of, 168
 - lowering
 - with alternative drugs, 168–171
 - calculation of savings, 255–256
 - in coverage gap, 259–262
 - generic drugs, 253–255
 - local pharmacies, 258–259
 - mail order, 257–258
 - older brand-name drugs, 255
 - overview, 249–250
 - reviewing needs, 250–253
 - source of information about, 257
 - plan
 - annual deductible, 32
 - co-payments and coinsurance, 32
 - full price, 33
 - monthly premium, 32
 - overview, 31
 - plan designs, 36–39
 - of prescribed drugs, 35–39
 - tiers of charges, 33
 - true out-of-pocket, 34
 - year to year change in, 39–42
 - without coverage, 107–110
 - cough medicines, 46
 - coverage. *See* drug coverage
 - coverage determination, filing for
 - appealing decisions
 - coping with delays, 308–310
 - hearing in federal court, 308
 - hearing with administrative law judge, 305–307
 - help with, 310–311
 - overview, 301–303
 - reconsideration by Independent Review Entity, 304–305
 - redetermination by plan, 303–304
 - review by Medicare Appeals Council, 307–308
 - dealing with response, 300–301
 - defined, 50–51
 - nonpayment-related issues, 297–298
 - payment-related issues, 297–299
 - coverage gap
 - avoiding or narrowing
 - with employer benefits, 245
 - with fill-in plans, 246–247
 - overview, 244
 - with State Pharmacy Assistance Programs, 246
 - with veterans benefits, 245–246
 - buying drugs
 - from abroad, 260–261
 - cost lowering options, 261–262
 - covered by plan, 239
 - making purchases count, 240
 - from manufacturers, 259–260
 - outside plan network, 239–240
 - overview, 238–239
 - within plan network, 239
 - coverage determination, 299
 - determining possibility of falling into
 - causes, 237
 - reviewing plan statements, 241
 - using charts on Medicare Web site, 242–244
 - eliminating, 323
 - future possibility of more coverage, 248
 - getting out of, 237–238
 - mechanics of, 26–27, 234–238
 - overview, 233–234
 - stopping premium payments in, 240
 - covered drugs
 - filling prescriptions for, 222–232
 - pricing of, 166–167
 - special restrictions, 48–55
 - creditable coverage
 - from current or former employer, 87–89
 - defined, 24, 86–87
 - dropping, 116
 - for federal employees and retirees, 89–90
 - from individual insurance, 93
 - lack of, 115
 - losing, 116
 - from Medicaid, 90
 - from Medigap insurance, 92
 - for Native Americans, 92
 - overview, 86–87
 - from State Pharmacy Assistance Programs, 91
 - and types of drug coverage, 94–95
 - veterans benefits, 90
 - custodial care, 284
 - customer service, 156, 175–176, 295
- D •
- decision-making, 146–148
 - deductible period, 26–27, 232, 234
 - Delaware, SHIP in, 335
 - delayed enrollment, 204

- demonstration programs, 135
- denied enrollment, 204
- Department of Health and Human Services (HHS), 186
- Department of Veterans Affairs (VA), 22, 90, 245–246, 272
- dependent relatives, 69
- diabetes, 107
- diazepam, 55
- disabilities, 10
- disclosing other drug coverage, 202, 214
- discounts, 262
- discrimination, 295
- disenrollment
 - grace period, 275–276
 - mistakes in, 276–277
 - overview, 273–274
 - stopping premium payments, 274–276
 - warning of, 275–276
- disruptive behavior, engaging in, 274
- District of Columbia, SHIP in, 335
- doctors, choice of
 - Health Maintenance Organizations, 130
 - Medicare Medical Savings Accounts, 133
 - Preferred Provider Organizations, 131
 - Private Fee-for-Service plans, 132
 - Special Needs Plans, 134
 - traditional Medicare, 129
- dosage, 155, 160
- doughnut hole. *See* coverage gap
- dropping out of plans, 271–273. *See also* disenrollment
- drug company assistance programs, 260
- drug costs, lowering
 - with alternative drugs, 168–171
 - calculation of savings, 255–256
 - in coverage gap
 - buying from abroad, 260–261
 - buying from manufacturers, 259–260
 - other options, 261–262
 - generic drugs, 253–255
 - local pharmacies, 258–259
 - mail order, 257–258
 - older brand-name drugs, 255
 - overview, 249–250
 - reviewing needs
 - consulting pharmacists, 252
 - consulting primary care doctor, 251
 - Medication Therapy Management programs, 252–253
 - overview, 250–251
 - source of information about, 257
- drug coverage
 - creditable
 - from current or former employer, 87–89
 - defined, 24, 86–87
 - dropping, 116
 - for federal employees and retirees, 89–90
 - from individual insurance, 93
 - lack of, 115
 - losing, 116
 - from Medicaid, 90
 - from Medigap insurance, 92
 - for Native Americans, 92
 - overview, 86–87
 - from State Pharmacy Assistance Programs, 91
 - veterans benefits, 90
 - deciding whether to switch to Part D
 - Extra Help program, 98–99
 - medical benefits, 96–98
 - Medigap, 99–100
 - overview, 93–95
 - formularies, 44–47
 - handling delays in, 309
 - as insurance against future illness
 - choosing plan with lowest premium, 110–112
 - cost of going without, 107–110
 - odds of getting sick, 106–107
 - overview, 85–86
 - start of, 207–209
 - that wraps around Part D
 - employer coverage, 101
 - federal drug benefits, 101
 - individual health insurance, 103
 - overview, 100
 - State Pharmacy Assistance Programs, 102
 - union coverage, 101
 - veterans benefits, 102
- Drug Effectiveness Review Project, 257
- drug imports. *See* importing drugs
- drugs. *See also names of specific drugs. See also* importing drugs; low-cost drugs; maintenance drugs; nonformulary drugs
 - alternative, 168–171
 - anticancer, 45
 - anti-rejection, 33
 - brand-name, 33, 246–247, 255
 - controlled release, 154
 - excluded, 46, 54–55, 298
 - extended release, 154
 - fertility, 46
 - generic, 33, 246–247, 253–255
 - HIV/AIDS, 45, 261
 - home-infusion, 174
 - nonpreferred brand-name, 33
 - nonprescription, 46
 - over-the-counter, 46
 - preferred brand-name, 33
 - sexual dysfunction, 46
 - skin treatment, 46
 - specialty, 33, 172, 174
 - sustained release, 154
- dual eligibles, 63
- durable power of attorney, 319

• **E** •

ED (erectile dysfunction) drugs, 46
 Eldercare Locator service, 334, 339
 eligibility, losing, 273
 employer coverage, 101, 245, 272
 end-stage renal disease (ESRD), 10
 enrollment. *See also* signing up
 delayed, 203
 denied, 204
 illegal, 189
 initial enrollment period, 18, 117, 196–197
 scams, 185
 special enrollment period, 266–271
 voluntary, 24–25
 EOB (Explanation of Benefits) statement, 218, 229
 ESRD (end-stage renal disease), 10
 erectile dysfunction (ED) drugs, 46
 escape clauses, 148
 Evidence of Coverage document, 210, 212, 217, 232, 316
 evidence-based research, 257
 exceptions
 granted by current plan, 280
 requesting with doctor's help, 50–55
 excluded drugs, 46, 54–55, 298
 expedited exceptions, 52
 Explanation of Benefits (EOB) statement, 218, 229
 extended release drugs, 154
 Extra Help program, 57–82
 alternatives to, 82
 appealing
 denied applications, 80
 lost eligibility, 80–81
 applying for
 filling out form, 65–69
 help with, 69
 obtaining form, 64–65
 readmission to, 81
 signing and sending form, 70
 waiting for decision, 70–71
 asset test for, 322
 delays in drug coverage, 309
 documentation, 230
 drug plans
 comparing, 74–76
 costs of, 73
 joining and switching, 76–77
 overview, 72
 State Pharmacy Assistance Programs, 77–78
 effect on other assistance, 71–72
 examples of, 61–62
 levels of benefits, 59–63
 losing eligibility for, 78–79
 Medicare eligibility, 24
 overview of, 58
 qualifying for, 63–64, 79, 232

• **F** •

Families USA, 343
 Family Caregiver Alliance, 292
 Family Caregiver Locator resource, 292
 FDA (Food and Drug Administration), 47, 253
 federal court, hearing in, 308
 federal drug benefits, 89–90, 101
 Federal Employees Health Benefits Program (FEHBP), 89, 94, 101
 Federal Trade Commission (FTC), 186–187
 fee-for-service Medicare, 13, 125. *See also*
 Private Fee-for-Service plans
 FEHBP (Federal Employees Health Benefits Program), 89, 94, 101
 fertility drugs, 46
 fill-in plans, 246–247
 filling prescriptions
 in-network pharmacies, 225
 mail-order, 223–224
 membership card, 227–229
 out-of-network pharmacies, 225–226
 outside of home area, 165
 overview, 221
 problems with, 231–232
 retail pharmacies, 222–223
 specialty pharmacies, 224
 verifying coverage in, 229–230
 first-fill policy, 50
 fixed costs, 163
 Florida
 lowest PDP premium in, 111
 SHIP in, 335
 Food and Drug Administration (FDA), 47, 253
 food stamps, 71–72
 formularies, 44–47, 213
 Fosamax, 108–110, 154
 free clinics, 261
 free samples, 262
 frequency of intake, 155
 FTC (Federal Trade Commission), 186–187
 full price, 33, 40
 funeral expenses, 68

• **G** •

generic drugs, 33, 246–247, 253–255
 geographical area, 139
 Georgia, SHIP in, 335
 Gleevec, 108–110
 Government Accountability Office, 137
 government help resources
 Centers for Medicare and Medicaid Services, 333–334
 Eldercare Locator, 334, 339
 Social Security Administration, 334
 State Health Insurance Assistance Program, 334–339

grace period, 275–276
 green card holders, 10
 grievances, 295–297
 group health insurance, 18
 Guam, SHIP in, 335

• H •

hard-sell marketing. *See also* scams
 avoiding, 145–146
 consumer protections, 194
 Medicare marketing rules, 191–193
 types of Medicare insurance, 190–191
 types of salesmanship, 188–189
 verifying information, 193–194
 Hawaii, SHIP in, 335
 Health Insurance Counseling and Advocacy Program (HICAP), 311
 health insurance, lack of, 18
 Health Maintenance Organization. *See* HMO.
See also Medicare Advantage (MA) plans
 Health Resources and Services Administration (HRSA), 341
 healthy lifestyle, 106–107
 heart attack, 107
 help resources. *See also* Web sites
 consumer information and advocacy organizations
 AARP, 342
 California Healthcare Advocates, 343
 Center for Medicare Advocacy, 342–343
 Families USA, 343
 government
 Centers for Medicare and Medicaid Services, 333–334
 Eldercare Locator, 339
 Social Security Administration, 334
 State Health Insurance Assistance Program, 334–339
 Medicare and Part D updates
 AARP, 344
 Ask Ms. Medicare, 344
 Medicare Interactive Counselor, 343
 nonprofit organizations
 Medicare Rights Center, 339–340
 National Alliance for Hispanic Health, 340
 National Asian Pacific Center on Aging, 340–341
 for saving money
 BenefitsCheckUp, 341
 Health Resources and Services Administration, 341
 National Council on Aging, 341
 Partnership for Prescription Assistance, 342
 helping relatives
 annual comparison, 318–319
 doing research, 317
 following up, 318
 future planning, 319
 handling own age, 320

identifying current insurance, 316
 offering skills, 317
 picking plans, 318
 with tact, 315
 HHS (Department of Health and Human Services), 186
 HICAP (Health Insurance Counseling and Advocacy Program), 311
 high blood pressure, 107
 HIV (human immunodeficiency virus) drugs, 45, 261
 HMO (Health Maintenance Organization). *See also* Medicare Advantage (MA) plans
 features of, 130–131
 versus other Medicare plans, 127–129
 pros and cons of, 16
 home-infusion drugs, 174
 hospital care, 129–130
 hospitals, choice of
 Health Maintenance Organizations, 130
 Medicare Medical Savings Accounts, 133
 Preferred Provider Organizations, 131
 Private Fee-for-Service plans, 132
 Special Needs Plans, 134
 traditional Medicare, 129
 household expenses, 69
 housing assistance, 71–72
 HRSA (Health Resources and Services Administration), 341

• I •

Idaho, SHIP in, 335
 identity theft, 184
 IEP (initial enrollment period), 18, 117, 196, 197
 illegal enrollment, 189
 Illinois
 I-SaveRx program, 349
 SHIP in, 336
 immunosuppressants, 45
 IMPAC (Internet and Mail-Order Pharmacy Accreditation Commission), 349
 importing drugs
 assessing service, 346–348
 avoiding scams, 348
 legalization of, 324
 overview, 345–346
 pros and cons of, 260–261
 seals of approval, 349–350
 state links to Canadian pharmacies, 348–349
 imprisonment, 273
 income, 66–67
 Independent Review Entity (IRE), 300, 303–304, 309
 Indian Health Service, 92
 Indiana, SHIP in, 336
 individual health insurance, 93, 95, 103
 initial coverage period, 26–27, 234–235
 initial enrollment period (IEP), 18, 117, 196, 197

in-network pharmacies
 comparing prices among, 174–175
 defined, 213
 identifying, 173–174
 plan preferences, 155
 using, 225

Inpatient Care section, 144

inpatient services, 12

in-person hearings, 306

Inspector General, 186

Internet. *See* online pharmacies; Web sites

Internet and Mail-Order Pharmacy Accreditation Commission (IMPAC), 349

Iowa, SHIP in, 336

IRE (Independent Review Entity), 300, 303–304, 309

• K •

Kansas, SHIP in, 336

Kentucky, SHIP in, 336

• L •

late penalty
 assessment of, 214–217
 avoiding
 63-day rule, 117
 upon release from prison, 117
 upon return to U.S. after living abroad, 116–117
 when drug coverage was lost or dropped, 116
 when lacking creditable drug coverage, 114–115
 calculation of, 118–122
 ignoring, 122
 overview, 113–114

legal residents, 10

Legal Services for the Elderly, 311

levodopa, 154

life insurance, 68

lifetime reserve, 11

Lipitor, 169–171

local pharmacy assistance programs, 82

long-term care
 help with, 291–292
 overview, 283–284
 reviewing drug coverage, 284–287
 switching plans
 alternative plan options, 289–291
 choosing and enrolling, 288–289
 overview, 287
 right to, 288

loss of coverage threat scam, 185

Lou Gehrig's disease, 10

Louisiana
 lowest PDP premium in, 111
 SHIP in, 336

lovastatin, 171

low-cost clinics, 261

low-cost drugs. *See also* importing drugs
 from abroad, 260–261
 alternative drugs, 168–171
 generic drugs, 253–255
 mail order, 257–258
 from manufacturers, 259–260
 older brand-name drugs, 255

lowest cost coverage, 110–112

• M •

MA plans. *See* Medicare Advantage (MA) plans

MAC (Medicare Appeals Court), 307–308

mail, opening and reading, 218–219

mail-order pharmacies. *See also* importing drugs
 drug plan details, 164
 lowering drug costs with, 172, 257–258
 option for, 155
 overview, 223–224

Maine
 state advocacy group in, 311
 SHIP in, 336

maintenance drugs
 cost of stopping, 110
 lowering costs of, 172
 mail-order pharmacies, 257

managed care, 130

MAPDs (Medicare Advantage plans with drug coverage), 111–112

marketing rules, 191–193

married status, 66

Maryland, SHIP in, 336

Massachusetts
 state advocacy group in, 311
 SHIP in, 336

MassHealth, 22, 63, 90

Maximus, 304

MEDIC (Medicare Drug Integrity Contractor), 310

Medicaid
 drug coverage through, 24, 90
 overview, 22
 qualifying for Extra Help program, 63–64, 79, 232

MediCal, 22, 63, 90

medical service, poor quality of, 295

Medicare. *See also* Web sites
 choice of doctors and hospitals, 129
 eligibility, 129
 features, 126–127
 help line, 178–180, 310, 333
 key questions, 127–129
 lowering costs and adding benefits, 20–22
 versus Medicare Advantage plans, 135–139
 overview, 125–126

- Medicare (*continued*)
 - Part A, 11–12
 - Part B, 12–13
 - Part C, 13–14
 - Part D, 14
 - pros and cons of, 15
 - qualifying for, 9–11
 - signing up for, 17–20
 - types of, 14–16
- Medicare & You handbook, 333
- Medicare Advantage (MA) plans
 - comparison of
 - determining choices, 141
 - escape clauses, 148
 - hard-sell marketing and scams, 145–146
 - help with, 145
 - online tool, 141–143
 - overview, 140
 - questions to ask, 146–148
 - sorting through details, 143–145
 - worksheet for, 330–331
 - cutting subsidies to, 323
 - defined, 25, 125
 - features, 126–129
 - membership ID card, 212
 - overview of, 13, 21–22
 - pros and cons of, 16
 - versus traditional Medicare
 - care coordination, 138
 - care stability, 138
 - co-pay costs, 137
 - cost and benefit stability, 138
 - extra benefits, 139
 - geographical area, 139
 - key questions, 127–128
 - overall costs, 136–137
 - premium costs, 137
 - provider choice, 138
 - types of
 - Health Maintenance Organizations, 130–131
 - Medicare Medical Savings Accounts, 132–133
 - Preferred Provider Organizations, 131
 - Private Fee-for-Service plans, 132
 - Special Needs Plans, 134
- Medicare Advantage plans with drug coverage (MAPDs), 111–112
- Medicare Advocacy Project, 311
- Medicare Appeals Court (MAC), 307–308
- Medicare Cost plans, 135, 148, 199
- Medicare Drug Integrity Contractor (MEDIC), 310
- Medicare Interactive Counselor, 343
- Medicare Medical Savings Account (MSA)
 - choice of doctors and hospitals, 133
 - eligibility, 133
 - extra benefits, 133
 - out-of-pocket costs, 133
 - overview, 132
 - prescription drug coverage in, 133
 - taxes, 133
- Medicare Modernization Act, 30, 252
- Medicare Prescription Drug Plan Finder, 156–162, 242, 257, 328–329
- Medicare prescription drug program (Part D).
 - See also* coverage gap; filling prescriptions
 - comparing plans, 149–182
 - deciding whether to switch to, 93–98
 - drug coverage
 - excluded drugs, 46
 - formularies, 44–45
 - included drugs, 45–46, 56
 - off-label uses, 47
 - overview, 43
 - phases, 26–27
 - special restrictions, 48–55
 - insurance that wraps around
 - employer coverage, 101
 - federal drug benefits, 101
 - individual insurance, 103
 - overview, 100
 - State Pharmacy Assistance Programs, 102
 - union coverage, 101
 - veterans benefits, 102
 - legislation, 30
 - lowest premiums in selected states, 111–112
 - membership ID card, 212
 - picking plan, 25
 - proposed changes to, 321–324
 - pros and cons of, 15
 - qualifying for, 23–24
 - signing up for
 - 63-day rule, 117
 - address, 201
 - deciding how to pay, 202
 - delays, 203–204
 - disclosing other drug coverage, 202
 - enrollment periods, 197–198
 - final precautions, 199–200
 - at last minute, 198
 - overview, 195–197
 - process, 200–201
 - upon release from prison, 117
 - upon return to U.S. after living abroad, 116–117
 - when drug coverage was lost or dropped, 116
 - when lacking creditable drug coverage, 114–115
 - start of coverage
 - disclosing other drug coverage, 214
 - information packet, 212–213
 - keeping records, 217–220
 - late penalty assessment, 214–217
 - membership ID card, 209–212
 - overview, 207–209
 - voluntary enrollment, 24–25
- Medicare private health plan card, 212
- Medicare Rights Center, 47, 300, 310, 339–340
- Medicare savings program, 63
- Medicare stand-alone prescription drug plan card, 212

Medicare supplementary insurance. *See* Medigap
Medication Therapy Management programs,
252–253

Medigap

creditable coverage, 95, 99–100
extra benefits, 130
membership ID card, 212
overview, 21
pros and cons of, 15
membership ID card
 identifying type of, 211–212
 information in, 227–229
 overview, 209–211
Michigan, SHIP in, 336
Minnesota
 lowest PDP premium in, 111
 RxConnect program, 349
 SHIP in, 336
misleading information, 295
Mississippi, SHIP in, 336
Missouri, SHIP in, 337
Montana, SHIP in, 337
monthly premiums, 12, 32
MSA (Medicare Medical Savings Account)
 choice of doctors and hospitals, 133
 eligibility, 133
 extra benefits, 133
 out-of-pocket costs, 133
 overview, 132
 prescription drug coverage in, 133
 taxes, 133
MyMedicare Web portal, 219

• N •

NAHH (National Alliance for Hispanic Health), 340
NAP (national average premium), 118–122
NAPCA (National Asian Pacific Center on Aging), 340–341
National Alliance for Hispanic Health (NAHH), 340
National Asian Pacific Center on Aging (NAPCA), 340–341
national average premium (NAP), 118–122
National Council on Aging (NCOA), 341
National Family Caregivers Association (NFCA), 292
Native Americans, drug coverage for, 92, 94
NCOA (National Council on Aging), 341
Nebraska, SHIP in, 337
Nembutal, 46
network, defined, 28
Nevada, SHIP in, 337
New Hampshire, SHIP in, 337
New Jersey, SHIP in, 337
New Mexico
 lowest PDP premium in, 112
 SHIP in, 337

New York
 lowest PDP premium in, 112
 SHIP in, 337
Nexium, 255
NFCA (National Family Caregivers Association), 292
“no more cash” scam, 185
nonchangeable costs, 40
nonfederal employees, drug coverage for, 87–89
nonformulary drugs
 30-day rule, 50
 requesting exceptions, 50–55
 sidestepping restrictions, 49–50
 using similar drugs, 50
nonpreferred brand-name drugs, 33
nonprescription drugs, 46
nonprofit organizations
 AARP, 342
 California Healthcare Advocates, 343
 Center for Medicare Advocacy, 342–343
 Families USA, 343
 Medicare Rights Center, 339–340
 National Alliance for Hispanic Health, 340
 National Asian Pacific Center on Aging, 340–343
 National Council on Aging, 341
 Partnership for Prescription Assistance, 342
North Carolina, SHIP in, 337
North Dakota, SHIP in, 337
Norvasc, 255
notifications, absence of, 295
nursing home care
 help with, 291–292
 overview, 283–284
 reviewing drug coverage, 284–287
 switching plans
 alternative plan options, 289–291
 choosing and enrolling, 288–289
 overview, 287
 right to, 288

• O •

off-label uses, 47, 55
Ohio, SHIP in, 337
Oklahoma, SHIP in, 337
ombudsman, 292
omeprazole, 255–256
online pharmacies
 avoiding scams or dubious sellers, 348
 costs, 109
 overview, 345–346
 safe and ethical service, 346–347
 seal of approval for, 349–350
 state links to Canadian pharmacies, 348–349
online resources. *See* Web sites
Oregon, SHIP in, 338
out-of-network pharmacies, 225, 232, 298

- out-of-pocket costs
 - delays in drug coverage, 309
 - estimated, 163–165
 - Health Maintenance Organizations, 131
 - limits on, 129
 - Medicare Medical Savings Accounts, 133
 - Preferred Provider Organizations, 131
 - Private Fee-for-Service plans, 132
 - retail drug costs versus, 108–110
 - Special Needs Plans, 134
 - traditional Medicare, 129–130
 - true, 34, 299
 - outpatient care, 129
 - Outpatient Care section, 144
 - outright scams, 183–184
 - overall costs, 136–137
 - over-the-counter drugs, 46
- *p* ●
- PACE (Programs of All-Inclusive Care for the Elderly), 135, 290–291
 - Parkinson's disease, 107
 - Part A, 11–12, 17–20, 56
 - Part B, 12–13, 17–20, 56
 - Part C. *See* Medicare Advantage (MA) plans
 - Part D. *See* Medicare prescription drug program (Part D)
 - Partnership for Prescription Assistance (PPA), 342
 - patent protection, 254
 - patient organizations, 261
 - penalty. *See* late penalty
 - Pennsylvania, SHIP in, 338
 - permanent residence, 201
 - personal health records (PHRs), 219–220
 - PFFS (Private Fee-for-Service) plans. *See also* Medicare Advantage (MA) plans
 - choice of doctors and hospitals, 132
 - eligibility, 132
 - extra benefits, 132
 - health provider choice in, 138
 - versus other Medicare insurance types, 127–129
 - out-of-pocket costs, 132
 - prescription drug coverage in, 132
 - pros and cons of, 16
 - pharmacies
 - choosing, 230
 - comparing prices among, 174–175
 - discounts, 262
 - identifying, 173–174
 - in-network
 - comparing prices among, 174–175
 - defined, 213
 - identifying, 173–174
 - plan preferences, 155
 - using, 225
 - mail-order
 - drug plan details, 164
 - lowering drug costs with, 172, 257–258
 - option for, 155
 - overview, 223–224
 - online
 - avoiding scams or dubious sellers, 348
 - costs, 109
 - overview, 345–346
 - safe and ethical service, 346–347
 - seal of approval for, 349–350
 - state links to Canadian, 348–349
 - out-of-network, 225, 232, 298
 - preferred, 164, 175, 213
 - problems at, 295
 - retail, 172–175, 222–223
 - searching for, away from home, 177
 - shopping for best prices at, 258–259
 - specialty, 213, 224
 - pharmacists, 252
 - pharmacy assistance programs, 82
 - PharmacyChecker.com, 350
 - phone numbers. *See* contact information
 - PHRs (personal health records), 219–220
 - pilot programs, 135
 - plan manager, 310
 - Plan Ratings quality assessment, 144
 - Plan Summary, sample, 142–143
 - Plavix, 169
 - poor customer service, 295
 - PPA (Partnership for Prescription Assistance), 342
 - PPO (Preferred Provider Organization). *See also* Medicare Advantage (MA) plans
 - choice of doctors and hospitals, 131
 - eligibility, 131
 - extra benefits, 131
 - versus other Medicare insurance types, 127–129
 - out-of-pocket costs, 131
 - prescription drug coverage in, 131
 - pros and cons of, 16
 - pravastatin, 171
 - preferred brand-name drugs, 33
 - preferred pharmacies, 164, 175, 213
 - Preferred Provider Organization (PPO). *See also* Medicare Advantage (MA) plans
 - choice of doctors and hospitals, 131
 - eligibility, 131
 - extra benefits, 131
 - versus other Medicare insurance types, 127–129
 - out-of-pocket costs, 131
 - prescription drug coverage in, 131
 - pros and cons of, 16
 - premiums
 - lowest, in selected states, 111–112
 - online comparison of, 74–75
 - overview, 32
 - in Parts A and B, 11–12

stopping payments of, 274–276
 in traditional Medicare, 137

prescriptions, filling
 in-network pharmacies, 225
 mail-order, 223–224
 membership card, 227–229
 out-of-network pharmacies, 225–226
 outside of home area, 165
 overview, 221
 problems with, 231–232
 retail pharmacies, 222–223
 specialty pharmacies, 224
 verifying coverage in, 229–230

prices. *See* costs

Prilosec, 255–256

primary care doctor, 251

primary coverage, 18–19

primary residence, 201

prior authorization, 48, 156

prison, 117

Privacy Rights Clearinghouse, 186

Private Fee-for-Service (PFFS) plans. *See also*
 Medicare Advantage (MA) plans
 choice of doctors and hospitals, 132
 eligibility, 132
 extra benefits, 132
 health provider choice in, 138
 versus other Medicare insurance types, 127–129
 out-of-pocket costs, 132
 prescription drug coverage in, 132
 pros and cons of, 16

private pharmacy assistance programs, 82

Prograf, 108–110

Programs of All-Inclusive Care for the Elderly (PACE), 135, 290–291

proof of coverage, 210, 230

provider directory, 213

Prozac, 255

Puerto Rico, SHIP in, 338

• Q •

QIO (Quality Improvement Organization), 296–297

qualifying
 for Extra Help program, 63–64, 79, 232
 for Medicare, 9–11
 for Part D, 23–24

Quality Improvement Organization (QIO), 296–297

quantity limits, 48, 156

• R •

reconsideration form, 216

recordkeeping
 hard copies, 217–219
 online, 219–220
 opening and reading mail, 218–219

redetermination, 303–304

refund scam, 185

reimbursements, 298–299, 309

requesting exceptions, 50–51

resources, listing on Extra Help application, 67–68

restrictions, drug coverage, 48–55, 156, 231, 297

retail pharmacies, 172–175, 222–223

retiree health insurance, 19

retirees
 federal, 89–90, 94
 nonfederal, 87–89, 94

retirement age, 10

Rhode Island, SHIP in, 338

rights, drug cost, 40–41

rollover grace period, 275–276

• S •

salesmanship, types of, 188–189

scams
 actions to take against, 186–188
 avoiding, 145–146, 183–185
 online pharmacies, 348
 outright, 183–184
 reporting, 186
 typical, 185
 warning signs, 184

secondary coverage, 18

senior care pharmacist, 252

SEP (special enrollment period)
 applying for, 270
 conditions, 267–270
 enrolling in Part D during, 196–197
 overview, 266–267
 returning to U.S. after living abroad, 117
 transfer of records, 270–271

service area, 213

sexual dysfunction drugs, 46

SHINE. *See* SHIP (State Health Insurance Assistance Program)

SHIP (State Health Insurance Assistance Program)
 assistance provided by, 69, 75, 291
 contact information, 334–339
 overview, 180

signing up
 for Part A, 17–20
 for Part B, 17–20
 for Part D
 63-day rule, 117
 address, 201
 avoiding late penalty, 114–117
 deciding how to pay, 202
 delays, 203–204
 disclosing other drug coverage, 202
 enrollment periods, 197–198

- signing up (*continued*)
 - final precautions, 199–200
 - at last minute, 198
 - overview, 195–197
 - process, 200–201
 - upon release from prison, 117
 - upon return to U.S. after living abroad, 116–117
 - when drug coverage was lost or dropped, 116
 - when lacking creditable drug coverage, 114–115
- simvastatin, 171
- single grace period, 275
- single status, 66
- skilled nursing facility (SNF), 284–285
- skin treatment drugs, 46
- SNF (skilled nursing facility), 284–285
- SNP (Special Needs Plan). *See also* Medicare Advantage (MA) plans
 - choice of doctors and hospitals, 134
 - eligibility, 134
 - extra benefits, 134
 - long-term care, 289–290
 - out-of-pocket costs, 134
 - prescription drug coverage in, 134
- Social Security Administration (SSA)
 - contact information, 65
 - Medicare qualification, 10, 17
- South Carolina, SHIP in, 338
- South Dakota, SHIP in, 338
- SPAPs (State Pharmacy Assistance Programs)
 - creditable coverage, 91, 95
 - drug coverage from, 55, 76, 82, 102
 - filling coverage gap with, 246, 261
 - legal help from, 311
 - overview, 77–78
- special enrollment period (SEP)
 - applying for, 270
 - conditions, 267–270
 - enrolling in Part D during, 196–197
 - overview, 266–267
 - returning to U.S. after living abroad, 117
 - transfer of records, 270–271
- Special Needs Plan (SNP). *See also* Medicare Advantage (MA) plans
 - choice of doctors and hospitals, 134
 - eligibility, 134
 - extra benefits, 134
 - long-term care, 289–290
 - out-of-pocket costs, 134
 - prescription drug coverage in, 134
- specialty drugs, 33, 172, 174
- specialty pharmacies, 213, 224
- spend-down programs, 63, 79
- SSA (Social Security Administration)
 - contact information, 65
 - Medicare qualification, 10, 17
- SSI (Supplementary Security Income), 63
- stand-alone plans. *See* Medicare prescription drug program (Part D)
- start of coverage
 - disclosing other drug coverage, 214
 - information packet, 212–213
 - keeping records, 217–220
 - late penalty assessment, 214–217
 - membership ID card, 209–212
 - overview, 207–209
- state advocacy groups, 311
- State Health Insurance Assistance Program. *See* SHIP
- State Medicare savings programs, 22
- State Pharmacy Assistance Programs (SPAPs)
 - creditable coverage, 91, 95
 - drug coverage from, 55, 76, 82, 102
 - filling coverage gap with, 246, 261
 - legal help from, 311
 - overview, 77–78
- statins, 45
- step therapy, 48, 156
- supermarket, 259
- Supplementary Security Income (SSI), 63
- sustained release drugs, 154
- switching plans. *See also* choosing/comparing plans
 - allowed frequency, 266
 - delays in drug coverage, 309
 - dropping or being dropped from plans, 271–277
 - enrolling in new plan, 265
 - escape clauses, 148
 - help with, 291–292
 - long-term care
 - alternative plan options, 289–291
 - choosing and enrolling, 288–289
 - overview, 287
 - right to, 288
 - overview, 263
 - special enrollment period (SEP), 266–271
 - standard enrollment times, 264–265
 - time frames, 263
 - yearly plan review
 - Annual Notice of Change, 278–279
 - comparing plans, 279–280
 - making decision, 280–281
 - overview, 277–278

• T •

- Tamoxifen, 255
- tardy responses, 296
- telephone conference, 306
- telephone numbers. *See* contact information
- TennCare, 22, 63, 90

Tennessee
 lowest PDP premium in, 112
 SHIP in, 338
 Texas, SHIP in, 338
 tiers of charges, 33, 298
 traditional Medicare
 choice of doctors and hospitals, 129
 eligibility, 129
 features, 129–130
 key questions, 127–129
 versus Medicare Advantage plans
 care coordination, 138
 care stability, 138
 co-pay costs, 137
 cost and benefit stability, 138
 extra benefits, 139
 geographical area, 139
 overall costs, 136–137
 overview, 135–136
 premium costs, 137
 provider choice, 138
 overview, 125–126
 pros and cons of, 15
 Tribal Health Organization, 92
 TriCare for Life, 89, 101, 272
 true out-of-pocket (TrOOP) expenses, 34, 299

• U •

union coverage, 100, 245
 universal health insurance, 324
 unsatisfactory customer service, 295
 Urban Indian Health program, 92
 Utah, SHIP in, 338
 utilization management tools, 48

• V •

VA (Department of Veterans Affairs), 22, 90, 245–246, 272
 Valium, 55
 verapamil hydrochloride, 154
 Vermont, SHIP in, 338
 veterans benefits, 22, 90, 94, 102, 245–246
 video conference, 306
 Virgin Islands, SHIP in, 338
 Virginia
 lowest PDP premium in, 112
 SHIP in, 338
 vitamins, 46
 voluntary enrollment, 24–25

• W •

Washington, SHIP in, 338

Web sites
 AARP Bulletin, 158
 Agency on Aging, 292
 AIDS drug assistance programs, 261
 Alliance for Aging Research, 107
 American Association of Colleges of Pharmacy, 252
 American Bar Association Commission on Law and Aging, 319
 BenefitsCheckUp, 70
 Better Business Bureau, 350
 California Healthcare Advocates, 343
 Canadian International Pharmacy Association, 349
 Center for Medicare Advocacy, 311
 Certified Geriatric Pharmacist, 252
 Congress, 320
 Consumers Union, 257
 Department of Health and Human Services, 51
 Department of Veterans Affairs, 22
 drug company assistance programs, 260
 Eldercare Locator, 181, 339
 Extra Help program application, 65
 Families USA, 343
 Family Caregiver Alliance, 292
 Federal Employees Health Benefits Program, 89
 Federal Trade Commission, 186–187
 Health Insurance Counseling and Advocacy Program, 311
 Health Resources and Services Administration, 261
 Illinois I-SaveRx, 349
 Internet and Mail-Order Pharmacy Accreditation Commission, 349
 Legal Services for the Elderly, 311
 Maximus, 304
 Medicare
 “Compare Health Plans and Medigap Policies in Your Area” link, 141
 “Compare Medigap policies in your area” link, 100
 comparison tools, 21
 enrolling online, 76
 “Find a Doctor” link, 129
 Formulary Finder page, 49
 “Learn more about plans in your area” link, 111
 Long Term Care page, 292
Medicare & You handbook, 119
 Prescription Drug Plan Finder, 74
 Your Guide to Medicare Prescription Drug Coverage page, 67
 Medicare Advocacy Project, 311
 Medicare Drug Integrity Contractor, 310
 Medicare Interactive Counselor, 343
 Medicare Rights Center, 53

Web sites (*continued*)

MyMedicare, 219
National Alliance for Hispanic Health, 340
National Asian Pacific Center on Aging, 341
National Council on Aging, 341
National Family Caregivers Association, 292
National Long-Term Care Ombudsman
Resource Center, 292
National PACE Association, 291
Partnership for Prescription Assistance, 55
PharmacyChecker, 350
Privacy Rights Clearinghouse, 186
senior care pharmacists, 252
Social Security Administration, 10
State Health Insurance Assistance Programs,
334–339
State Pharmacy Assistance Programs, 78

West Virginia, SHIP in, 339
Wisconsin, SHIP in, 339
worksheets, 327–331
wraparound coverage, 100
Wyoming, SHIP in, 339



Your Personalized Drug List page, 161



Zocor, 255
Zoloft, 169–170