



Get Educated, Get Enrolled NMHA's Medicare Rx Benefit Campaign

November 4, 2005

Welcome

The National Mental Health Association is a leading voice in ensuring that the scope and implementation of the Medicare Rx benefit meets the needs of beneficiaries with mental health disorders, particularly those who are dual eligibles. To help consumers and advocates with the approaching enrollment period, NMHA has created the "*Get Educated, Get Enrolled*" Medicare Rx Benefit Campaign. As part of the campaign, we will send out regular email bulletins with program updates and new resources. Please forward the bulletin to others in your community and encourage them to subscribe by emailing shcrinfo@nmha.org.

Countdown

11 days until enrollment begins (November 15, 2005)

57 days until the new prescription drug benefit begins (January 1, 2006)

Important Notes!

If you are a Medicare beneficiary or you work with consumers, the following information is important to keep in mind while you review and choose a Medicare prescription drug plan. If you are unfamiliar with private insurance, you should find the definitions below helpful in understanding your new Medicare drug coverage.

Plan Information

- Medicare drug coverage generally will **not cover** the following types of medications: barbiturates, benzodiazepines, over the counter medications, prescription vitamins, drugs to treat anorexia, and weight loss or weight gain drugs. Enhanced benefit drug plans *may* cover some of these medications, but again, you will have to pay some of your premium payment per month, if you get *Extra Help*.
- If you currently take a benzodiazepine (e.g. Ativan, Klonopin, Xanax, Valium), *some* Medicare prescription drug plans may cover this type of medication (these plans are called enhanced benefit plans) even though they are not required to be the Medicare law. If you get *Extra Help*, and you choose a plan that covers benzodiazepines, you will have to pay some of your monthly premium payment, since Extra Help only covers basic benefit plans and not enhanced benefit plans. **Many state Medicaid programs plan to continue covering benzodiazepines, so if you are currently enrolled in Medicaid and take this type of medication, you may still be able to get it. Contact your Medicaid office for more information.**

Are you currently enrolled in a manufactured patient assistance program?

If you currently get your medication(s) through a patient assistance program, you will not be able to continue in this program and sign up for Medicare drug coverage. This is true even if the Medicare prescription drug plan you sign up for does not cover the prescription medication you

get through the patient assistance program. For more information, contact shcrinfo@nmha.org or 1-800-969-6642 (option 6).

Important Definitions to Remember

Copay Tiers – Copay tiers allow the prescription drug plans put different copayment amounts on different types of medications. Older medications are generally in a lower, less expensive tier, than newer, more expensive medications. The tiered structure is often the following generics (lowest copay), preferred brand name drugs, non-preferred brand name drugs (highest copay).

Prior Authorization – A cost-control procedure in which a plan requires that a prescription medication is approved for coverage before it may be given to the patient. This usually means that a physician must sign and fax a “prior authorization form” to the plan with proof that the medication is necessary before the patient may fill his/her prescription.

Step therapy – Step therapy (also known as fail-first requirements) is used when there are multiple drugs available for treatment of a specific condition. Step therapy requires the use and failure of one drug, typically the oldest, least costly drug, before a newer, more costly drug will be covered.

Tools You Can Use

NMHA Medicare Rx Website Updates!

NMHA’s Medicare Rx [website](#) now includes links to several resources you may find helpful:

- CMS’ [Plan Finder Tool](#) – CMS’ tool to help beneficiaries locate Medicare Rx prescription drug plans and Medicare Advantage plans in their areas.
- www.mentalhealthpartd.org (see description below)
- [Medicare Interactive](#) is a new tool from the Medicare Rights Center that aims to help Medicare beneficiaries and their caregivers and case managers learn more about all aspects of the Medicare program. Go to <http://www.medicareinteractive.org/nmha>

New Consumer Resource Available on NMHA Website

NMHA has released a list of 10 “Key Questions” for consumers to ask when reviewing and choosing a Medicare prescription drug plan. The document can be found at <http://www.nmha.org/federal/MedicarePrescriptionDrugBenefit.cfm#facts>.

Resources to Protect Consumers Against Fraud!

- CMS, *New Medicare Prescription Drug Benefit: Attacking Fraud and Abuse*
<http://www.cms.hhs.gov/media/press/release.asp?Counter=1693>
- CMS, *Consumer Protection Tips from Medicare:*
<http://www.cms.hhs.gov/media/press/files/factsheet11147.pdf>
- Federal Trade Commission, *Your National Resource About Identity Theft*
<http://www.consumer.gov/idtheft/>
- Consumers Union, *Tips to Avoid Fraud While Shopping for a Medicare Drug Plan*
<http://www.consumersunion.org/pub/healthmedicareprescription/002767.html>

NASMHPD Long Term Care Guidance

The National Association of State Mental Health Planning Directors (NASMHPD) has obtained clarification and guidance from CMS on long term care issues, specifically whether Medicare beneficiaries residing in ICF/MR and IMD facilities are treated similarly with regard to Medicare Part D and cost-sharing requirements. Read the *attached* guidance to find out more.

Quick Reference Chart of Limited Income Subsidy Premium Regional Averages

The Center for Medicare Advocacy released a [chart](#) detailing the regional averages of the limited income subsidy (LIS or *Extra Help*) premium amounts. This information is important since Extra Help will only cover prescription drug plans with premiums at or below the regional average in each area. To find the average premium subsidy in your area, go to <http://www.medicareadvocacy.org/AlertPDFs/10.13.05.BenchmarkPremium.pdf>.

New Website for Mental Health Issues & Medicare Part D

Medicare's new prescription drug benefit, Medicare Part D, will start January 1, 2006 and will mean changes for many people receiving treatment for mental illness. That's why NMHA has joined forces with several other leading mental health organizations to create www.mentalhealthpartd.org, an essential source of information on the new drug benefit.

The ABCs of Part D: Helping Consumers Access the Medicare Prescription Drug Benefit

Now available online, this handy daily reference guide will assist direct service staff in helping consumers make informed decisions about their new prescription drug coverage. Go to www.nccbh.org/SERVICE/Bookstore/ABCs.htm#abcs to download now and to obtain four hours of CEU credit.

New Issue Brief on Individuals with Chronic Care Conditions

A new [issue brief](#) has been released that may be of interest to mental health advocates. The paper addresses issues relating to the Medicare prescription drug benefit for individuals with chronic care conditions. The brief is available at the California HealthCare Foundation (CHCF) website at <http://www.chcf.org/topics/view.cfm?itemID=115235>.

In the Community

- The [MHA of Northern Kentucky](#) is planning three trainings for individuals who work with Medicare and Medicaid beneficiaries on November 7, 9, and 16.
- The Corinthian Missionary Baptist Church is hosting a Medicare Rx presentation by the [MHA of Tennessee](#) on November 10.
- The [MHA in San Francisco](#) is planning Medicare Rx education events on November 7 at a consumer-run self help center and November 8 at a facility that provides housing and supportive services for individuals with disabilities.

If you would like to share local activities in your area, please [email us](#) and let us know what events you're organizing. You may also post your event at <http://www.nmha.org/calendar/>

In the News

[Bush Administration Informs States of Their Share of Costs for Medicare Drug Benefit; Some States Protesting](#)

Kaiser Daily Health Policy Reports – Oct. 18, 2005

The Bush administration...informed states about the amount that they must pay the federal government under the "clawback" provision in the new Medicare prescription drug benefit...

[Medicare Outlines Steps to Help Dual Eligibles Move to Comprehensive Medicare Drug Coverage](#)

Centers for Medicare and Medicaid – Nov. 02, 2005

This week, the Centers for Medicare & Medicaid Services began mailing letters to these 5.5 million Medicare beneficiaries. The letters let the beneficiary know which Medicare prescription drug plan they will be enrolled in if they take no action prior to January 1. A copy of the letter is available online at www.cms.hhs.gov/medicarerereform/factsheets.asp

Get Educated, Get Enrolled e-bulletin is a project of the [National Mental Health Association](http://www.nmha.org), the country's oldest and largest nonprofit organization addressing all aspects of mental health and mental illness. To subscribe, email us at shcrinfo@nmha.org. For further information on the Medicare Rx benefit, go to <http://www.nmha.org/medicare>.