



EPIC and Part D: What you need to know

Most people with EPIC must be enrolled in the Medicare drug benefit (Part D).

- EPIC, the New York State prescription drug assistance program, requires most of its members to enroll in Part D drug plans. EPIC will help pay for the costs of these private drug plans.
- You can enroll in EPIC even if you do not have a Part D plan. EPIC will choose a plan that works with your health coverage and enroll you. You should review the plan to make sure that it works with your Medicare health benefits and covers the drugs you need. If you do not want the Part D plan EPIC has chosen, **call EPIC** to switch plans.
- If you already have Part D, EPIC will help pay for your Part D plan.

You may not have to take Part D if...

- **it will reduce or end your current health coverage.** If you will lose your employer or retiree coverage by joining a Part D plan, you may not have to take Part D. If you have a Medicare private health plan (like an HMO or PPO) without Part D drug coverage, you can keep it **if** changing to another health plan with drug coverage will cost you more.
- **you were in EPIC's deductible plan before July 2007, and had not met your EPIC deductible in your last year with the program.** (In the future, if you meet your EPIC deductible, you will have to take Part D.)

EPIC will help pay for your Part D coverage.

- **If you are in the EPIC fee plan** and Part D, in 2008, EPIC will pay: Up to \$24.18* for your monthly Part D premium in any plan; and part of your drug copays.
- **If you are in the EPIC deductible plan** and take Part D, EPIC will pay: part of your EPIC deductible; and part of your drug copays.

See flip side for details about your costs if you have both EPIC and Part D →

EPIC will apply for Extra Help on your behalf.

- **If you have EPIC and income below \$1,301/month (\$1,751 for couples)** in 2008, you must provide EPIC with financial information to see if you are eligible for “Extra Help”—assistance paying for the Medicare drug benefit.

You can contact EPIC at 800-332-3742.

For Medicare questions call the Medicare Rights Center at 800-333-4114.

* EPIC will pay up to \$25.18 for Part D plans that offer basic coverage.



EPIC and the Medicare Drug Benefit: How they work together

Your Part D plan pays first and then EPIC may help pay your Part D plan's out-of-pocket costs.

If you are in the EPIC fee plan, EPIC will pay for your Part D plan premium up to \$24.18 in 2008. You will pay:

- the EPIC fee (waived if you have full Extra Help);
- a portion of the cost of every prescription you fill at the pharmacy (see below).

If you are in the EPIC deductible plan, you will pay:

- the Part D plan's premium;
- a reduced EPIC deductible*;
- a portion of the cost of every prescription you fill at the pharmacy (see below).

*In 2008 you will receive a credit that is equal to \$24.18 times the number of months left in your EPIC coverage year. This credit will reduce your annual EPIC deductible. For example, if there are 3 months left in your EPIC coverage year, you will get a credit of \$72.54 (3 x \$24.18) toward your EPIC deductible. If you have already reached your EPIC deductible, you will receive a refund.

At the pharmacy what you pay will depend on whether your Part D plan is paying for your prescription:

- If your Part D plan **is paying** for your prescription (you have met your deductible, the drug is covered and you are not in the coverage gap**), you will only have to pay the EPIC copay based on your Part D plan's copay.

Example: If the full price of your medication is \$100 and your Part D plan copayment is \$25, you will only pay \$7—EPIC's copayment for a \$25 drug.

Note: If you are in the EPIC deductible plan, you must have met your EPIC deductible before EPIC will help pay your Medicare drug plan copays. Only what you pay—not what your Part D plan pays—for your drugs will count towards your EPIC deductible.

- If your Part D plan **is not paying** for your prescription (you have not met your deductible, the drug is not covered or you are in the coverage gap), you will pay the EPIC copay based on the total cost of your drug.

Example: If the full price of your medication is \$100 and your Part D plan is paying \$0, you will pay \$20—EPIC's copayment for a \$100 drug.

Note: What EPIC pays for drugs covered by your Part D plan will count towards your Part D out-of-pocket limit (\$4,050 in 2008).

**In many Part D plans you will have to pay 100% of the cost of your drugs after your total drug costs reach a pre-set amount. This is called the coverage gap ("doughnut hole").