



EPIC and the Medicare Discount Drug Cards: What You Need to Know

What is EPIC?

EPIC (Elderly Pharmaceutical Insurance Coverage) is a **New York State-sponsored prescription plan for people over 65** who need help paying for their prescriptions.

EPIC covers almost all prescription medicines, as well as insulin, and insulin syringes and needles. Both brand name and less expensive generic drugs are included. Enrollees can buy up to 100 tablets, or a 30-day supply at a time. If your annual income is below \$35,000 (\$50,000 for couples) you may qualify for prescription drug coverage through EPIC. **Call 800-332-3742 for details.**

How does EPIC work with the Medicare Discount Drugs Cards?

It depends on your income:

1. If you have EPIC and your income is above \$12,919 a year (\$17,320 for couples), you probably do not need to get a Medicare-approved discount card, **unless** you are in the EPIC deductible plan and your drug costs are so low that you do not usually meet your deductible. If you are in the EPIC Deductible Program, **prescriptions you buy with a Medicare-approved discount card will not apply to your EPIC deductible.**

2. If you have EPIC and your income is \$12,919 a year (\$17,320 for couples) or below, you qualify for \$600 a year in low-income assistance through the Medicare-approved discount cards. EPIC will work with select Medicare-approved cards to help lower your out-of-pocket costs. **Which card you can get depends on which Medicare plan you have.**

- **If you are in one of the Medicare private plans listed below,** you must sign up for your plan's Medicare-approved card to get the low-income assistance:
 - Group Health Incorporated
 - Health Net of NY
 - HIP of Greater New York
 - Independent Health Association
 - United Healthcare of New York
 - WellCare of New York

- If you are not in any of the Medicare private plans with an exclusive Medicare drug card, **EPIC will automatically enroll you in the First Health Services Medicare Drug Discount Card** and you will get the low-income assistance through that card.

With the Medicare-approved discount card from First Health or one of the Medicare private plans listed on the other side, **the card will be free and the EPIC annual fee (\$8 to \$106 depending on your income) will be waived.**

The \$600 in low-income assistance you get through the card will be used to pay 90 to 95 percent of the retail price of your drugs. **Your coinsurance will depend on your income.** If your income is between \$9,570 and \$12,919 a year (\$12,830 and \$17,320 for couples) you will pay 10 percent of the cost of drugs. If your income is below \$9,570 a year (\$12,830 for couples) you are responsible for paying 5 percent of the cost of drugs.

To use your \$600 in low-income assistance when you go to the drug store, show both cards. EPIC will help pay your coinsurance. Once you have used the \$600 a year in assistance, you can stop using your Medicare-approved card and continue to use your EPIC card to purchase your medications in 2004. In 2005, you will need to use your Medicare-approved card again until you use up the \$600 for that year.

Do you have more questions?

EPIC

- 800-332-3742
- www.health.state.ny.us/nysdoh/epic/faq.htm

First Health

- 800-355-6571
- www.fhsc.com

Medicare

- 800-MEDICARE
- www.medicare.gov/AssistancePrograms/home.asp

Medicare Rights Center

- www.medicarerights.org/newlawframeset.html

Case Example

Mr. S needs a prescription that costs \$300. His income qualifies him for the 10% coinsurance on the Medicare discount drug card's low-income assistance program.

If he shows both his EPIC and First Health cards at the drug store, Medicare will pay \$270 from Mr. S' \$600 in low-income assistance. EPIC will be pay \$23 and **Mr. S will pay \$7**, which is the EPIC copay for a \$30 bill.

If Mr. S only had EPIC he would have paid \$20 (the standard copay for drugs over \$55). If he only had the Medicare-approved low-income assistance he would have paid \$30 (the 10% coinsurance on a \$300 drug).