



Prescription Drug Discount Card Enrollment

A State's Perspective

Presentation to Congressional Staff

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State Health Insurance Assistance Program (SHIP)

- Funded by CMS, SHIP is a national program that educates and assists people with Medicare and their families.
- NH's SHIP, HICEAS (Health Insurance, Counseling and Assistance Service), provides free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations, and media activities.



Access to Benefits Coalition (ABC)

- National public and private partnership formed to assist lower income beneficiaries enroll in Medicare's prescription drug savings program
- NH's ABC Coalition, with 22 agencies participating, has been very active in outreach efforts and enrollment



Medicare Approved Prescription Drug Discount Card

- Beneficiaries can save \$\$\$ on brand name and generic drugs
- Can receive card regardless of income
- May cost up to \$30 per year
- To qualify for the card, a person:
 - Must have Medicare Part A and/or Part B, AND
 - Cannot be receiving outpatient prescription drug benefits through Medicaid



Additional Assistance

Beneficiaries with a modest income can qualify for \$600 towards their prescriptions:

- If single – yearly gross income must be below \$12,569
- If married – yearly gross income must be below \$16,862



Outreach Activities

People need to hear the message numerous times in different formats

- Educational Presentations
- Media Blitz
- Newspapers
- Radio
- Television
- Mailings



Sign Up Efforts

- Congregate Meal Sites
- Senior Housing
- Senior Centers
- Over the telephone
- Face-to-face with individuals in their homes



Beneficiaries' Reactions

- Can now get **ALL** prescriptions filled
- Relief to have assistance to do the enrollment
- Concerns/suspicious about government programs allayed
- Barriers to other programs lessened



Who Benefits from This Assistance?

- Elderly without family support
- Victims of natural disaster who were wiped out of resources
- Adults with disabilities
- Widows who have lost their late husband's insurance coverage



Barriers to Enrollment

- Bombarded with confusing information leading to hesitation and distrust
- Senior centers are not geared towards low-income or homebound individuals
- Computer websites do not attract older beneficiaries
- Difficulty choosing which card when multiple prescriptions – leads to inaction



Lessons Learned

- Individual assistance works best: face-to-face or telephone
- Too much pressure makes people wary
- Telephone follow up is important
- Allow people to keep their dignity in the decision-making process



What Can You Do?

Refer beneficiaries to the following:

- 1-800-Medicare / www.Medicare.gov
- www.accesstobenefits.org (ABC)
- Give people information on local resources – include their State's **SHIP** program