

Many seniors still may not be enrolled in the new Medicare Part D drug prescription program because of individual priorities, not enough knowledge about the program or possible problems getting an application approved.

The new enrollment deadline is May 15, just two months away. Anyone who misses this deadline could face financial penalties—pretty severe ones. These are described in the following Questions and Answers provided by Congressman Carolyn Maloney (D-Queens/Manhattan). They should be very helpful, so read through them carefully.

#### 1. Do I need Medicare Part D?

It depends on whether you already have drug coverage, your income, and how much you currently spend on drugs.

- If you have drug coverage as good or better than Medicare's basic benefit ("creditable") you can keep it without penalty if you choose to enroll in the Medicare drug benefit later.

- If you are receiving Extra Help, the drug plan may be beneficial because your out-of-pocket costs will be very low.

- If you have high drug costs and no other drug coverage, the benefit will likely help. Look for a plan that covers the drugs that you take and works with the pharmacies that you use.

- If you have low drug costs, having Medicare drug coverage could cost you more now, but could protect you from high drug costs in the future. There may be a Medicare drug plan with a low monthly premium you can afford.

#### 2. How do I decide on a Part D Plan?

You will have to compare Medicare private drug plans in the New York area and sign up for one that best meets your needs—covers the drugs you take, works at the pharmacies you use and makes sense financially. You can compare plans

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by calling 800-MEDICARE or visiting [www.medicare.gov](http://www.medicare.gov) for a list of plans. You can also call the plans directly for further information.

#### 3. How do I know if I currently have a "Creditable" Plan?

If you have drug coverage as good as or better than Medicare's plan, then your plan is creditable. In order to find out whether your plan is as good or better than Medicare's prescription drug plan, you will need to contact your provider. Federal retiree health plans, health care through the Veterans Administration and EPIC are all creditable.

#### 4. Will I get help paying for my Medicare drug benefit if my income is low?

You may qualify for the Extra help—a federal program that helps you pay for most of the costs of Medicare drug coverage—if your 2006 income is below \$14,700 (\$19,800 for couples) and your resources are less than \$11,500 (\$23,000 for couples).

#### 5. How do I get Extra help for pay for my Medicare drug costs?

If you have Medicaid or a Medicare Savings Program (MSP), or you receive Supplemental Security Income (SSI), you automatically qualify for Extra help—you do not have to apply. Just enroll in a Medicare drug plan to get your Medicare drug

coverage.

If you do not have Medicaid, an MSP or SSI, and your income and assets are limited, you should apply for help through the Social Security Administration (SSA) using the agency's print or online application ([www.ssa.gov](http://www.ssa.gov))

#### 6. If my drug costs are low or if I have no current drug needs should I enroll in Part D?

If you currently have low or no drug costs, Medicare drug coverage may not save you money on drugs now. But you may need coverage later if you become sick and use more prescription drugs. If you wait to enroll in the Medicare drug benefit and you are not currently in a creditable plan, the penalties may make Medicare Part D too expensive. Consider looking into a low cost place saver plan that will provide you creditable coverage until you need to switch into something more comprehensive.

#### 7. What if I don't sign up by May 15, the enrollment deadline?

You will have to pay a Part D premium penalty if:

- You do not enroll when you are first eligible; and

- You do not have "creditable coverage" (coverage that is at least as good as Medicare's) for 63 days or more.

**Please note: If you are not in a creditable plan and do not sign up for a plan by the May 15 deadline, you will automatically incur a 7 percent monthly premium penalty because you will not be allowed to enroll in a plan until the next enrollment period, which starts on November 15, 2006.**

The penalty means you must pay a higher monthly premium, which increases every month until you enroll. The premium penalty will be at least 1 percent for every month you delay enrollment (1% of the average national premium), an extra amount you will have to pay for the rest of your life if you subsequently enroll in Part D.

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#### 8. If I don't sign up for Part D now and my current Creditable plan ends in the future, will I be penalized when I sign up for Part D in the future?

No, If you already have coverage that is at least as good as Medicare's drug benefit, you will not be subject to a premium penalty if you enroll in Part D or join another creditable plan within 63 days.

#### 9. If I have coverage through EPIC, how will that be impacted by Part D?

If you are enrolled in Elderly Pharmaceutical Insurance Coverage or EPIC, you can enroll in a Medicare prescription drug plan, but you are not required to do so. What's more, since EPIC's coverage is at least as good as Medicare's, you would not be penalized if you decide to enroll later. Some seniors may find that they pay a lower copayment by using EPIC and Medicare together. Additionally, seniors approved for extra help will have their EPIC fees waived if they join a Medicare drug plan. For more information call the EPIC Helpline at 1-800-332-3742 (TTY 1-800-290-9138).

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