

Have the following information with you when you call:

- ▲ Medicare identification number (on your Medicare card)
- ▲ Drugs you currently take, the dosage and what you pay for them
- ▲ Your refill schedule and preferred method of receiving prescriptions (at the pharmacy or via mail-order)
- ▲ Your annual income, and a basic accounting of your personal assets in case you qualify for low-income assistance.

E-mail Congresswoman Shelley Berkley
shelley.berkley@mail.house.gov

Visit her website:
www.house.gov/berkley

Or write to her:
The Honorable Shelley Berkley
2340 Paseo Del Prado, Suite D-106
Las Vegas, NV 89102

Organizations That Can Help

**Nevada State Health Insurance
Advisory Board (SHIP):**

1-800-307-4444

Medicare:

1-800-MEDICARE/(1-800-633-4227)

Social Security Administration:

1-800-772-1213

Informational Web Sites:

Medicare:

<http://www.medicare.gov>

Social Security:

<http://www.ssa.gov/prescriptionhelp>

State of Nevada:

<http://nevadaseniorr.x.nv.gov>

Congresswoman Shelley Berkley

U.S. House of Representatives
Washington, DC 20515-2801

Official Business



Shelley Berkley
M.C.
PRSRT STD

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1st Congressional District Nevada

Congresswoman Shelley Berkley's Medicare Update



Congresswoman
SHELLEY BERKLEY

Medicare Update



Fellow Nevadan:

Starting January 1, 2006, Medicare will offer voluntary prescription drug coverage through new private drug plans and through Medicare managed care plans (now called "Medicare Advantage" plans).

I opposed the law that created this program because the drug benefit provided is inadequate, the process is overly complex, and the system is designed to maximize profits for drug companies and HMO's at the expense of seniors in Las Vegas and across the nation. I know we can do much better, and I continue to work toward that goal.



Nonetheless, if you are a Nevadan eligible to take part in the new Medicare drug program, you must arm yourself with the information necessary to make an informed decision about whether or not to join, and which plan best meets your needs.



Whether you are a senior, a person with a disability or someone trying to help a parent or friend, I encourage you to carefully research the available options BEFORE making a choice. Most people have until May 15, 2006 to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options.



I hope you will find the information I've included helpful as you face these complicated choices.

Sincerely,

Shelley Berkley

SHELLEY BERKLEY
Member of Congress

Important Considerations: The New Drug Benefit

Choosing to enroll in a Medicare prescription drug plan may depend on whether or not you have insurance coverage today, and the type of benefits offered under your current plan.



If you have prescription drug coverage through a retiree plan:

Check with your former employer about your options before doing anything. If you are happy with your employer coverage, and it will continue to be offered, no further action should be necessary.

CAUTION: If you drop your employer or union health coverage, you may not be able to rejoin it later.

If you are on both state Medicaid and Medicare:

Your Medicaid drug coverage through the State of Nevada will end on December 31, 2005, and your new Medicare-based coverage will begin on January 1, 2006. Once information is available on options in our area, you should choose the plan that best suits your needs.

CAUTION: To receive free premiums, you will need to pick a Medicare plan with average or below average

premiums. If you fail to choose a plan, you will be automatically assigned to a Medicare plan. You will be able to change plans monthly if need be.

If you are currently enrolled in a Medicare Managed Care plan (such as Blue Cross/Blue Shield, Sierra Health, etc.):

Your plan will send you information about your options in the near future. If you want to stay with your current plan, and it offers prescription drug coverage, you may enroll.

If you do not want to remain in that plan, you may either enroll in a different Medicare Managed Care plan or return to traditional Medicare and select one of the private drug plans being offered.



Congresswoman Berkley discusses the impact of the new Medicare prescription drug program with seniors in Las Vegas.



If you currently do not have prescription drug coverage:

Evaluate your needs and investigate your options, but remember monthly premiums will be higher if you do not enroll by May 15, 2006. You will also want to determine if you are eligible for limited income assistance.



Senior Rx participants:

The State of Nevada has a hotline to answer questions about how those eligible for the state's senior prescription drug plan will be affected under the new Medicare law. For more information call: **1-866-323-5953**.

Extra Assistance for People With Limited Incomes

Help with paying for Medicare drug plans is available for people with limited incomes.

You may qualify for this assistance if: Your 2005 income is less than \$14,356 for an individual/\$19,245 for couples and you have limited assets.

If you think you should be in this category, you should call the Social Security Administration at **1-800-772-1213**, or visit them online at <http://www.socialsecurity.gov> for more information.

Important Dates to Remember

November 15, 2005:

The enrollment period for Medicare Drug Benefit (Part D) begins.

December 31, 2005:

The last day to enroll to have coverage that begins on January 1, 2006.

January 1, 2006:

Coverage begins for beneficiaries who enrolled by December 31, 2005.

May 15, 2006:

Last day to enroll in a Medicare drug plan without incurring a 1% per month premium surcharge and last day to enroll to receive any benefits in 2006.

November 15, 2006:

The open enrollment period for Medicare Drug Benefit (Part D) begins for 2007. This is also the first opportunity for those who enrolled in a Medicare drug plan for 2006 to switch plans if they wish.