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James T. Walsh MC

PRESORTED STANDARD
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“This reform to Medicare represents the most significant expansion of benefits for senior citizens in America since the program’s creation nearly four decades ago. The plan offers seniors the help they need – through a voluntary prescription drug benefit, more health care choices, and relief for struggling health care providers in rural America. It’s a package that takes the critical first step towards providing every American good health care and affordable prescription drugs.”

— *Congressman Jim Walsh*



CONGRESSMAN
Jim Walsh

*Improved Medicare: More Choices,
Better Benefits, and Quality Health Care
for Every Senior*

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**America’s Health Care Groups
Stand Behind a New Medicare**

A few of the more than 340 organizations
that have endorsed the package:

- AARP
- The National Council on the Aging
- The Seniors Coalition
- 60 Plus Association
- American Hospital Association
- American Medical Association
- American Pharmacists Association
- Medical Society of the State of New York
- Healthcare Association of New York State

Congressman Jim Walsh's

2004 UPDATE ON STRONGER MEDICARE WITH A

Voluntary Prescription Drug Benefit

Last year, President Bush signed into law the new Medicare reform package that will help millions of seniors with the high cost of prescription drugs.

Better Care from Medicare

- ✓ **100% Voluntary** — You can choose not to enroll in the drug benefit.
- ✓ **Choices** — You have the freedom to decide which health plan (public or private) works best for you.
- ✓ **Savings** — You can save money through new health savings accounts.
- ✓ **Discount card** — You receive immediate relief through an interim drug discount card - available this June - which will provide significant, immediate savings up to 25% off current retail prices. Enrollment began May 3rd.

A Plan that Offers Better Benefits for Every Senior

- ✓ Once the standard benefit is in place, coverage will include a low monthly premium (average \$35 per month) and a yearly deductible of \$250.
- ✓ For costs up to \$2,250, 75% of drug costs will be covered by the benefit.
- ✓ Catastrophic coverage kicks in after out-of-pocket expenses reach \$3,600. Generally, individuals will only have to pay 5% of the cost after this point.

Congressman Walsh: Prescription Drug Savings Can Be Significant

Get More Information on the Benefits of Medicare Reform

The U.S. Department of Health and Human Services has launched a price-comparison function on its www.medicare.gov website. This new feature allows seniors the ability to personally calculate potential savings with the various new prescription drug cards now offered in our area and can assist in deciding which of the available Medicare-approved discount plans they should consider enrolling in.

To access, simply log onto www.medicare.gov and enter the information requested or call **1-800-MEDICARE** to inquire about new drug savings available to eligible New Yorkers.

Enrollment is now underway!

Frequently Asked Questions about Medicare Improvements

- Q:** Do I have to participate in the new Medicare prescription drug program?
- A:** No. The Medicare prescription drug program is **voluntary**.
- Q:** I already am enrolled in New York's Elderly Pharmaceutical Insurance Coverage (EPIC) program. How will the Medicare improvements affect me?
- A:** When the changes to Medicare are enacted in 2006, seniors who already participate in EPIC will have the opportunity to enroll in the prescription drug benefit just as they have in EPIC or any other part of Medicare, without giving up their EPIC coverage. It will be up to New York State to determine how the EPIC program will work with the Medicare benefit, and seniors will receive information from the state on the changes.
- Q:** Will the Medicare prescription drug program cause my employer to discontinue or cut my retiree benefits?
- A:** While that is a decision that will be made by your previous employer, Congress has created a reimbursement program and other incentives to encourage employers to maintain their coverage for retirees.
- Q:** What is a Health Savings Account and how is it different than the Medical Savings Account?
- A:** The Health Savings Account is an expansion of the Medical Savings Account and will be available to all Americans. The account allows for a tax-free investment equal to the cost of their insurance deductible (between \$1,000 and \$2,600 for individuals).

For more information on Medicare and Congressman Jim Walsh's other legislative priorities, please visit his Web site at www.house.gov/walsh