



UPDATE ON PRESCRIPTION DRUG COVERAGE *for Florida Seniors*



UNITED STATES
HOUSE OF REPRESENTATIVES
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PUBLIC DOCUMENT
OFFICIAL BUSINESS

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Mario Diaz-Balart
M.C.
PRSRT STD

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Congressman
Mario Diaz-Balart
SERVING THE 25TH DISTRICT OF FLORIDA

Dear Friend,

Beginning on January 1, America's seniors will finally be able to fill their prescriptions at the local drug store with the federal government picking up most of the tab. Upon taking effect, the new Medicare Prescription Drug Benefit will mark another important step in realizing the government's 40-year-old promise to make quality health care available to every eligible senior citizen in the United States.

In 2003, as a member of the Medicare Prescription Task Force, I along with my House colleagues introduced the Medicare Modernization Act. The Republican-led House of Representatives passed and President Bush signed this historic law establishing a voluntary prescription drug program to assist seniors with their drug expenses. Under the new program:

- Seniors will save 75 percent on drug costs totaling up to \$2,250 per year;
- Catastrophically-ill seniors will save 95 percent on drug costs over \$3,600 annually;
- Eligible low-income seniors will qualify for extra assistance;
- Seniors will be responsible for paying a \$250 deductible.

Very truly yours,

Mario Diaz-Balart

CONGRESSMAN MARIO DIAZ-BALART

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Important Phone Numbers

Medicare: 1-800-MEDICARE

Florida Department of Elder Affairs: 850-414-2000
(Provides free information and other health insurance services to Floridians covered by Medicare)

Social Security Administration: 1-800-772-1213



CONGRESSMAN MARIO DIAZ-BALART A Commitment to You.



Employer-Provided Benefits

Because some seniors may already have drug coverage from an employer, Medicare offers companies incentives to retain benefits and enhance them. This month, employers and unions who provide drug coverage to their retirees will notify them about whether their current coverage is less than, as good, or better than the new Medicare program, allowing you to make the best decision to meet your health care needs.

The new drug benefit is one of the Congressional majority's signature accomplishments and one I am especially proud of. By adding a prescription drug benefit to Medicare, seniors now have greater access to the cutting edge medicines they need for preventative care, disease management, and for a healthy and productive retirement.

Program is 100% voluntary

- Recognizing that seniors may be satisfied with their current coverage, the new benefit was specifically designed to be optional.
- Those seniors choosing to enroll in the program will have a broad selection of plans to choose from, depending on each person's needs.

For those who currently receive medicines through Medicaid

- Starting on January 1, Medicare will likely begin paying for your medications.
- If eligible, Medicare will notify you of the change and encourage you to select the plan that best meets your needs.
- If you do not enroll in one by December 31, Medicare will automatically do so for you.

Low-Income Assistance for those who qualify

- In order to help the neediest senior citizens, extra assistance will be available to low-income seniors whose annual incomes are below \$12,920 and for couples earning less than \$17,321.
- These seniors will only have to pay a few dollars in co-payments, with no deductible and no premium.
- Seniors earning less than \$14,355 and couples earning less than \$19,245 will pay reduced co-payments, deductibles and premiums.
- If you have not yet received an application and believe you may qualify, contact the Social Security Administration at 1-800-772-1213.

NEW PREVENTIVE SERVICES NOW AVAILABLE

After 40 years of providing coverage for doctor visits, hospital stays, and surgeries, Medicare now covers preventive screenings in addition to soon offering prescription drug coverage. As part of the Medicare law, every new Medicare beneficiary can receive a free initial physical exam.

In addition to already covering screenings for glaucoma, as well as breast, cervical, colorectal, and prostate cancers, Medicare now covers new cholesterol, blood lipid, diabetes, and osteoporosis screenings, and new disease management programs. These screenings are important for seniors to maintain good health and a quality retirement.



HOW THE Prescription Drug Plan Works

- ✓ **The Medicare Prescription Drug plan will pay for 75% of your drug costs up to \$2,250.**
- ✓ **Extra help will be available for people with limited income and resources.**
- ✓ **After you pay \$3,600 in out-of-pocket costs, Medicare will pay for 95% of the rest of your prescription drug costs. You will need to pay the rest—just 5%.**
- ✓ **You will be responsible for paying the first \$250 in drug costs each year, called the deductible.**
- ✓ **This process starts over each year.**

Important Dates for Medicare Prescription Drug Coverage

Fall 2005

Watch the mail for the Medicare & You handbook with instructions on how to join a plan. If you don't receive one, call 1-800-MEDICARE

November 15, 2005

First day to join.

January 1, 2006

Coverage begins for those who join by December 31, 2005.

May 15, 2006

Last day to join without having to pay extra money.

