



CONGRESSMAN

**BRAD SHERMAN**

UPDATE ON MEDICARE  
AND  
PRESCRIPTION DRUGS



**WHICH DRUG DISCOUNT CARD  
IS RIGHT FOR YOU?**

**WILL SENIORS GET  
A *REAL* DRUG BENEFIT?**



CONGRESSMAN  
**BRAD SHERMAN**

Dear Friend,

Seniors deserve a simple, permanent, and comprehensive drug benefit. Instead, Congress recently adopted a complex and inadequate program. Currently, seniors have to figure out whether to buy a *discount card* and which one to buy. (This mailer is designed to help you with that complexity.) Whatever decision you reach, it all becomes irrelevant at the end of 2005, when the discount card program ends.

In 2006, seniors can voluntarily sign up for a flawed prescription drug insurance plan with premiums of approximately \$35 per month. For annual prescription drug costs up to \$2,250 per year, the deductible will be \$250 and the co-payment will be 25 percent. Worst of all, the insurance program will provide *no coverage* for costs between \$2,250 and \$5,100.

I am working in Washington to fix the prescription drug insurance program. We need a program that assures seniors that if their annual costs ever exceed \$2,250, their coverage will not evaporate. I welcome your input and will keep you informed.

Very Truly Yours,

A handwritten signature in blue ink that reads "Brad Sherman".

Brad Sherman  
Your Congressman

## UNDERSTANDING MEDICARE-APPROVED DRUG DISCOUNT CARDS

Medicare beneficiaries are being bombarded with promotions for the new Medicare-approved prescription drug discount cards. These private Medicare-approved drug discount cards cost no more than \$30 per year. This is a temporary program intended to provide a modest discount on prescription drugs from June 2004 until December 31, 2005. In California, there are over 40 different cards on the market, and not all cards will be accepted at your local pharmacy. Though these cards offer possible savings—estimated to be between 10 to 25 percent—they also present problems. Medicare beneficiaries will be limited to one Medicare-approved card and will be allowed to change cards once, between November 15 and December 31, 2004. If you are enrolled in a Medicare HMO that offers its own discount card, you may only be allowed to purchase that card. Medi-Cal beneficiaries are not eligible for the discount card program.

## THESE NEW CARDS MAY NOT BE A GOOD DEAL FOR CALIFORNIA SENIORS

This program is voluntary; you do not have to purchase a Medicare drug discount card. In California, there is a *state* program that may work better for you than the new Medicare discount cards. California seniors can currently purchase prescriptions at the lower Medi-Cal rate at any pharmacy that accepts Medi-Cal. You do not have to be enrolled in





## PLEASE VISIT OUR WEBSITE

- Get more information on prescription drug benefits.
- Sign up to receive periodic e-newsletters.
- Fill out our Federal Issues Questionnaire—so we know where you stand.

[BradSherman.house.gov](http://BradSherman.house.gov)





# NIORS AND OUR COMMUNITY.

Medi-Cal to receive this low rate, and there are no forms to fill out to qualify. You may decide to buy a Medicare discount card to use for some prescriptions, while using the state program to buy others.

## DETERMINING WHAT'S BEST FOR YOU

Medicare has a 24-hour phone line (**1-800-MEDICARE**) to help you decide whether to buy a discount card and which one to purchase. They will review your prescriptions and are familiar with the terms of the over 40 different cards you could buy. They are also familiar with the California state program. To avoid waiting to speak to a customer service representative, consider waiting to call until after 8:00 p.m., when most East Coast residents will not be calling. You can also visit their website: [www.medicare.gov](http://www.medicare.gov) In addition, California has a toll-free number for questions about Medicare, including drug discount cards and the state discount program: **1-800-434-0222**.

## ADDITIONAL BENEFITS FOR LOW-INCOME SENIORS

More than 600,000 California seniors may be eligible for a \$600 credit per year to offset the cost of their prescriptions, in addition to card discounts. Seniors who are not enrolled in Medi-Cal and whose annual income is below \$12,569 for individuals, and \$16,862 for couples, are eligible. Call **1-800-MEDICARE** for assistance with this additional benefit.



**WE'RE HERE TO HELP.**



**Congressman Brad Sherman and his San Fernando Valley staff are ready to assist constituents in their dealings with the federal government.**

Please contact us if you have a problem with any federal agency. Our office is able to provide information and assistance concerning Social Security programs and benefits, including retirement and survivor benefits, disability insurance and Supplemental Security Income (SSI). We can also assist you if you are having trouble getting through to the Medicare help line (1-800-MEDICARE).

## **HOW TO CONTACT CONGRESSMAN SHERMAN**

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