

Mensa in Georgia Medicare Panel Discussion January 21, 2006

Mensa In Georgia sponsored a panel discussion and question/answer session on January 21, 2006 on the subject: Medicare, Part D.

The following information was gathered during the discussion.

What is Medicare Part D? Medicare Part D is the new prescription drug benefit that is available to anyone who has Medicare Part A and/or Part B. In Georgia, as of this writing, the policy premiums range from \$17.91 to \$73.14 per month. Deductibles, pharmacy partners, and formularies vary from policy to policy.

Individuals currently eligible have until May 15, 2006 to file without incurring a penalty. A period of enrollment will open each year from November 15 to December 31. During this period anyone may change policies or enroll if they have not already done so. However, if you are eligible now and do not enroll by May 15, 2006, there will be an increased premium for enrolling at a later date.

Individuals on Medicaid were automatically enrolled into a plan and should have received information on that plan; however, they can change the plan if they prefer.

In order to research the best plan for you, you should understand exactly what prescriptions you are taking, how to spell them exactly, what the exact dosage is, and if there is a generic equivalent for it. If you are filling in forms on line, the exact spelling of the prescription is crucial. Pharmacists are prohibited by regulation from recommending any particular plan.

The government has published a booklet, *Medicare and You*. There are toll free numbers for information about each plan listed. The government web site to learn about the various policies is www.medicare.gov. However, many people have found the process of choosing a policy to be difficult and confusing. The panel participants agreed that no one should have to pay someone to help them determine the best policy for them. Help at no charge is available from the following agencies and organizations:

*Georgia Cares Website: <http://aging.dhr.georgia.gov> -- click on the Georgia Cares link

Toll free phone : 1 800 669 8387

*www.mymedicarematters.com

Sponsored by the National Council on Aging

*www.AARPmedicarerx.com

Sponsored by the AARP

*www.medicarerights.org/101.html

A copy of Medicare Drug Coverage 101 sponsored by the Medicare Rights Center

*Georgia Senior Legal Hotline

404 657 9915, or toll free 888 257 9519

*www.AtlantaLegalAid.org

Atlanta Legal Aid – those who specialize in Senior issues

*www.epocrates.com

Website where you can look up or download the formularies for each plan

*1-800-medicar

Toll –free phone number to find out which plans work for which pharmacies

In rural areas, the places to get information are the County Senior Centers, the Area Health Education Centers, the Office of Public Health, and the Office of Rural Health.

The question of ordering medications from Canada was brought up and Dr. Fincham warned that there is considerable danger in using drugs that come *through* Canada, not *from* Canada. If the drugs are not purchased from a pharmacy licensed in Canada, they could be unregulated. He also mentioned that counterfeit drugs are a huge problem in internet sales.

All audience members were reminded that everyone should have a Health Care Power of Attorney, a financial Power of Attorney, and a Living Will.

Everyone was encouraged to contact Medicare if they think there has been an unethical activity on the part of plan salesmen, providers, pharmacists, etc.