

# RxCONNECTOR

A publication of the North Dakota Insurance Department

## MEDICARE COVERS FLU SHOTS

***Did you know that Medicare covers a flu shot once a year in the fall or winter? This service is FREE to all people with Medicare.***

Influenza, also called the “flu”, is a highly contagious respiratory infection. Symptoms of flu can cause fever, chills, headache, dry cough, runny or stuffy nose, sore throat and muscle aches. Influenza can cause extreme fatigue lasting several days to more than a week. Gastrointestinal symptoms are rarely associated with influenza, except for in small children. Influenza is spread easily from person to person.

Each year it is estimated that 10 to 20 percent of the population contracts influenza.

***Schedule an appointment with your healthcare professional TODAY to become protected against this infection!***

In the rare instance you do become infected with influenza, Medicare can also help pay for antiviral medications under a new project. Under this project, Medicare will cover up to two prescriptions for certain antiviral drugs for a person with Medicare. For more information, contact your local healthcare professional.

### Welcome to the RxConnector newsletter!



Jim Poolman  
Insurance Commissioner

Dear Friends,

*This newsletter is designed to keep you up to date about the Prescription Connection for ND program and to keep you in the know about the various prescription assistance programs that are available. In addition, from time to time, we may also include other items of interest related to Medicare and the Senior Health Insurance Counseling (SHIC) program.*

*As always, thank you so much for all that you do for the Prescription Connection program! Without your help, our work would be that much harder. You're efforts are valued and appreciated!*

*If you have items of interest that you think should be included in this newsletter, we would love to hear about them! Please contact Sharon St. Aubin by email at [sstaubin@nd.gov](mailto:sstaubin@nd.gov) or call her toll free at 888.575.6611.*

Jim Poolman  
Insurance Commissioner

**Contact the  
Department:**

**1.888.575.6611**  
**insurance@nd.gov**  
**www.state.nd.us/ndins**

**NORTH  
DAKOTA**  
a program of the  
North Dakota  
Insurance Department

**Prescription  
Connection**  
*for North Dakota*

## AZ MEDICINE AND ME FOR PEOPLE IN MEDICARE PART D

This is a program that can help patients afford their AstraZeneca medicines at the pharmacy counter.

There is no cost to sign up. Enrollment is easy. Call 1-800-957-6285 to determine qualification and how to sign up for the program.

Once a person has joined AZ Medicine and Me, AstraZeneca medications will be no more than \$25 for each typical 30 day supply.

AstraZeneca medicines available in the program include Accolate, Arimidex, Casodex, Crestor, Nexium, Plendil, Prilosec, Pulmicort

Turbuhaler, Rhonocort Aqua, Zomig and Zomig-Zmt.

Individuals with annual incomes at or below 150% of the Federal Poverty Level (FPL) will pay less than those with income between 150-300% of the FPL.

Members can purchase 30, 60 or 90 days supplies of the medicine. For example, a 30 day supply may be \$25; a 60 day supply may cost \$37.50; a 90 day supply would cost \$50.

The patient must have Medicare Part D, and have an income below \$30,000 for an individual (below \$40,000 for a couple.)

The patient must also have spent at least 3% of the annual household income on prescription drugs this year.

This is a discount program with the patient paying no more than \$25 for a one month supply.

If the patient's income is at or below 150% of the Federal Poverty Level then s/he will pay \$15 for a 30 day supply, \$22.50 for a 60 day supply or \$30 for a 90 day supply.

For patients between 150% and 300%, the pay is \$25 for a 30 day supply, \$37.50 for a 60 day supply, and \$50 for a 90 day supply.

## COMPLAINTS WITH MEDICARE PARTS A, B & D

When you have a complaint about Medicare services, *Parts A, B & D*, you can register a complaint at 1-800-633-4227. You will need a Medicare Number to register the complaint. Other questions asked may be your name, zip code and telephone number and the name and telephone number and possibly address of others involved in the complaint.

When you have a complaint about *Medicare*

*Prescription Drug Plans*, agents or pharmacies, call 1-877-7SAFERX or 1-877-772 3379. Be sure to have your drug plan identification card with you as well as your Medicare Card.

These complaint lines are a method of keeping CMS more informed of what is happening between Medicare recipients and their covered services.

## PART D SPECIAL ENROLLMENT PERIODS (SEP)

Details on ongoing SEP's can be found in section 20.3 of the Part D enrollment guidance at:

<http://www.cms.hhs.gov/PrescriptionDrugCovContra/Downloads/CurrentPDPEenrollmentGuidance.pdf>

In certain situations, people with Medicare may be eligible for a Special Enrollment Period (SEP) to join a plan that provides Medicare prescription drug coverage, or to switch to a different plan. An SEP is a period of time when an individual can enroll in or switch

plans outside of the annual enrollment period (Nov. 15–Dec. 31, 2006). The chart contained in the link at the end of this announcement describes the different situations in which an individual may be eligible for an SEP. To view the document [click here](#).

## **COST OF HEALTH CARE IN UNITED STATES COMPARED MEDICARE PART B PREMIUM VARIES ACCORDING TO INCOME**

Beginning January 1, 2007, the monthly Medicare part B premium will be higher if your annual income is above \$80,000 (\$160,000 for couples.) If you have a higher income, the government will contribute less toward your Part B coverage and so your out-of-pocket costs for Part B will be more.

<b>Your Annual Income</b>	<b>Your Annual Income</b>	<b>Your 2007 Monthly Premium</b>
<b>Individuals</b>	<b>Couples</b>	
Below \$80,000	Below \$160,000	\$93.50
\$80,000 – \$100,000	\$160,000 – \$200,000	\$105.80
\$100,000 – \$150,000	\$200,000 – \$300,000	\$124.40
\$150,000 – \$200,000	\$300,000 – \$400,000	\$142.90
Above \$200,000	Above \$400,000	\$161.40

No other Medicare costs will be tied to your plan premiums can still range from a few dollars income, although other out-of-pocket costs for to more than \$80 (your costs will also depend on your Medicare are increasing with the New Year. whether your plan covers the drugs you need).

As of January 1, your Part B deductible for outpatient services increased \$7, to \$131, and your Part A deductible for inpatient hospital services increased \$40, to \$992.

In contrast, the national average premium for Part D prescription drug plans has decreased by almost \$5, to \$27.35, although stand-alone drug

The national average deductible for drug plans has increased \$15, to \$265, and while people with full Extra Help—the highest level of the federal assistance program that helps with the costs of the Medicare drug benefit—still have a \$0 deductible, people with partial Extra Help have to pay \$3 more. Their deductible increases to \$53.

## FINAL ENROLLMENT DATE FOR PERSONS TURNING 65

December 31, 2006 was **NOT** the deadline for enrolling in Medicare's Part D prescription drug plan - **IF** your 65th birthday was on or after October 2nd, 2006.

Seniors can enroll in a Part D prescription drug plan at any time during the 3 months **before the month of their 65th birthday**. Or, they can delay their enrollment for up to 3 months after the month of their 65th birthday.

Here is a chart showing when seniors can enroll without any penalty:

Month of 65th Birthday	Enroll as soon as:	Final Enrollment Date
October 2006	July 1, 2006	January 31, 2007
November 2006	August 1, 2006	February 28, 2007
December 2006	September 1, 2006	March 31, 2007
January 2007	October 1, 2006	April 30, 2007
February 2007	November 1, 2006	May 31, 2007
March 2007	December 1, 2006	June 30, 2007
April 2007	January 1, 2007	July 31, 2007
May 2007	February 1, 2007	August 31, 2007
June 2007	March 1, 2007	September 30, 2007
July 2007	April 1, 2007	October 31, 2007
August 2007	May 1, 2007	November 30, 2007
Sept 2007	June 1, 2007	December 31, 2007
October 2007	July 1, 2007	January 31, 2008
November 2007	August 1, 2007	February 29, 2008
December 2007	September 1, 2007	March 31, 2008

## FINAL ENROLLMENT DATE CONTINUED...

If a senior enrolls during the 3 months before their 65th birthday, their coverage under the Part D prescription drug plan will begin on the 1st day of their birth month. If they enroll during their birth month or the next 3 months before their final enrollment date (see chart above), their coverage will begin on the first day of the month following the date they enroll.

If a senior does not enroll by his or her final enrollment date, they must:

- wait until the next enrollment period beginning on the next **N o v e m b e r 1 5 t h** ;
- wait until the first day of the following year before their prescription drug benefit will begin; and
- pay a penalty for the rest of their life! The penalty will permanently increase their premium 1% for every month they delay after they first became eligible. For example, if they delay 10 months, they will pay 10% more than nearly everyone else.

## FEDERAL RESOURCE SITE REGARDING LONG-TERM CARE NEEDS

The National Clearinghouse for Long-Term Care Information is a recommended site for resource information on planning your future long term care needs. The site was developed by the US Department of Health and Human Services.

Visit the website at:

[www.longtermcare.gov/LTC/Main\\_Site/index.aspx](http://www.longtermcare.gov/LTC/Main_Site/index.aspx)

## OWN YOUR FUTURE: LONG TERM PLANNING KIT

Own Your Future is a valuable resource that will help you prepare for the long-term care needs you may have in the coming years.

Planning for long-term care is smart, so order or download your free kit and start planning now.

Visit this website to get your planning kit:

<http://www.aoa.gov/LTC/index.asp>

The Own Your Future Campaign is sponsored by three agencies within the U.S. Department of Health and Human Services: the Centers

for Medicare and Medicaid (CMS), the Office of the Assistant Secretary of Planning and Evaluation (ASPE) and the Administration on Aging (AoA). The National Governors Association (GSA) has been a key partner in promoting the Campaign with the nation's Governors and state governments.

## 3M PHARMACEUTICALS NO LONGER OFFER PATIENT ASSISTANCE PROGRAM

Effective 12/29/06, 3M Pharmaceuticals will no longer be offering a patient assistance program. 3M Pharmaceuticals is in the process of being sold to Graceway Pharmaceuticals. 3M's patient

assistance program had included:

- Aldara
- Maxair Autohaler
- MetroGel-Vaginal
- Minitran
- Tambocor