



of Montgomery County

Volunteer – Share a Lifetime of Experience!

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RSVP promotes volunteerism, particularly among persons 55 years of age and older, and provides opportunities for them to pursue their interests and use their abilities to help meet the critical needs of Montgomery County

Can You Afford Your Drugs?

If you've ever fallen into the donut hole, you know it's not an *Alice in Wonderland* experience!

Medicare beneficiaries who are in the coverage gap or donut hole find themselves in a stretch where the cost of their medications is no longer covered. Medicare's prescription drug program has been in effect since 2006 and still, many beneficiaries aren't clear about how they reach this gap and what it means.

In 2010, the coverage gap begins when total drug costs (including co-pays) total \$2830 until total drug costs reach \$6440. During this period, the beneficiary will pay 100% of their drug costs.

This year, beneficiaries who reach the donut hole will be sent a check for \$250 to help with medication costs. For many, paying for one monthly medication can total that much.

Many Medicare recipients simply cannot afford to continue with their recommended drug regimen so they may skip a particularly expensive medication all together or start taking it every other day. It's important to take medications as your physician prescribes them, not doing so can be dangerous.

Telling your doctor that you cannot afford a medication is a good idea. Your doctor may be able to prescribe a generic brand or perhaps the office has samples they can give you. He or she may be able to prescribe your drug in a higher dosage and you can then split the pills. It's critical that you first check this with your physician; some drugs cannot and should not be taken this way.

There are several programs offered for beneficiaries living on a fixed or limited income. The Pace/Pacenet and Extra Help/LIS programs protect their participants from being subjected to the donut hole. These programs offer coverage that remains the same throughout the year.

If your income as a single person is less than \$23,500 or as a married couple \$31,500, you may qualify and should contact Pace/Pacenet at 1-800-225-7223.

If your income as a single person is less than \$1,300/mo with assets less than \$12,500 or married couple with less than \$1,750/mo income with assets less than \$25,010, you may qualify for the federal Extra Help program. You can contact 1-800-866-1807 or work with an RSVP Apprise counselor to apply. Be sure to mention that you are from Montgomery County, PA.

If you are desperate and you find yourself in the donut hole, the Prescription Assistance Program (PAP) may offer assistance with drug expenses. Each pharmaceutical company has their own set of guidelines for determining eligibility. Applications are available online at www.pparx.org/en/gethelp. If you do not have access to a computer, you can contact the company directly and have an application mailed to your home.

RSVP of Montgomery County Medicare counselors can help you avoid these kinds of issues by carefully considering your unique circumstances. Taking into account your medical condition, your medications and your income can inform counselors as to what programs you may qualify for and where assistance may be available. Counselors are available throughout the county and offer free and confidential sessions to individuals or groups.

To schedule an appointment with a counselor, call 800-834-1040, ext. 20. This is a message only machine. Leave your name and phone number and a counselor will contact you.