

Prescription Drug Discount Card



- Immediate help is available to make prescription drugs more affordable for all seniors through a voluntary prescription drug card.
- Seniors save 10-25% off the costs of most medicines through this card, which is approved by the Medicare program.
- Seniors simply take the card to their local pharmacy and receive the discount.
- All seniors can begin applying for the card after May 3rd and start using them on June 1st.
- About 7 million low-income seniors will qualify for additional federal subsidies of \$1,200 to help purchase prescription drugs for the 18 month period starting June 1, 2004.
- 173,000 Missouri seniors at low incomes will receive an additional \$600 subsidy, along with the discount card, to help purchase drugs in 2004 and 2005. That is a total of \$208 million in low-income assistance to Missouri alone.



Seniors Who Need the Most Help Receive the Most Help

- 888,000 Missouri seniors will have access to a Medicare prescription drug benefit for the first time in Medicare's 40 year history beginning in 2006, including 214,000 seniors without current coverage for prescription drugs.
- 269,000 low income seniors in Missouri (with incomes below 135% of federal poverty level and limited savings) will pay no premiums, no deductibles, no gap in coverage and no more than \$2 per prescription for generic drugs and \$5 per prescription for brand name drugs.
- 62,000 additional low-income seniors in Missouri (with incomes between 135% of federal poverty level and limited savings) will pay premiums on a sliding scale, a \$50 deductible, and 15% of drug costs with no gap in coverage. After spending \$3,600 out-of-pocket in a year, co-payments will be \$2 for generic drugs and \$5 for brand name drugs.

Voluntary Prescription Drug Benefit



- For the first time ever, America's seniors enrolled in the Medicare program have access to a prescription drug benefit.
- Seniors choose the benefit that best fits their needs. Either a standard benefit administered by the Medicare Program, or a benefit offered through a private provider. A benefit offered by a private provider must be equal in value to the standard benefit, which includes:
 - A monthly premium of about \$35
 - A deductible of \$250
 - Prescription drug coverage is 75% up to \$2250
- Protection from high out-of-pocket costs. When total spending reaches \$3600, copays are \$2 for generics and \$5 for brand-name drugs.
- Here is a sampling of what popular prescription drugs will cost under the new Medicare law (examples are for a 30 tablet prescription):

Lopressor:	\$9.20 instead of \$45.99
Imdur:	\$9.78 instead of \$48.89
Lipitor:	\$21.73 instead of \$108.65
Fosamax:	\$16.09 instead of \$80.45
Celebrex:	\$17.26 instead of \$86.28

Better Medicare

- Traditional Medicare is strengthened and improved to keep up with advancements in health care, including disease management and preventive care.
- Seniors can have a “Welcome to Medicare” physical, which includes service such as vaccinations, cancer screening, diabetes self-management, glaucoma screening, cardiovascular screening, and more.
- Preventive care is expanded under a better Medicare. Preventive care pays for a senior to stay healthy. For example, under the old system, Medicare would pay for the amputation of a diabetic’s limb, but not the medicine that would have prevented such drastic surgery.
- Health Savings Accounts that will allow individuals to set aside tax-free, portable, savings for lifetime health care needs where contributions can be made by individuals, employers and family members.
- Better Medicare means that seniors have choices:
 - Seniors can choose to stay in traditional Medicare.
 - Seniors can choose to stay in traditional Medicare and choose a Medicare-sponsored prescription drug benefit.
 - Seniors can choose a Medicare-Advantage plan, which offers the same types of health care insurance available to Members of Congress and other federal employees.

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Medicare Facts for Seniors:

From U.S. Senator Kit Bond

How The New Law Benefits You

“After ten years of talk and inaction, Congress has finally delivered a better Medicare and a voluntary prescription drug benefit. The new Medicare law provides voluntary prescription drug coverage at little cost to those who need it most—seniors with the lowest incomes. It will provide substantial relief to those with very high drug costs and relief to millions more. In a country as prosperous as ours we can no longer tolerate situations where seniors have to split their pills in half or can not fill necessary prescriptions because they can not afford the vital drugs they need.”

– U.S. SENATOR KIT BOND