

# Steps to help you choose a discount card

The five steps below can help you choose a Medicare-approved drug discount card. Print and fill out the personal worksheets as a tool to help you decide which discount card is best for you. These worksheets aren't part of the enrollment process.

**Step 1** Get information about your current prescription drug coverage. Make a list of the prescriptions you currently take and how much you pay for each drug to see if a discount card may be right for you. Fill in your answers on this personal worksheet.

1. Do you have any health insurance/coverage in addition to Medicare?  
 Yes       No (If you answer no, go to question 5.)
2. What kind of health insurance do you have (Example: an employer group health plan, a Medigap policy, a Medicare Advantage plan, Veteran's benefits, or TRICARE for Life)? \_\_\_\_\_
3. Do you get outpatient prescription drug coverage under this plan? (If yes, go to question 4. If no, go to question 5.)  
 Yes       No
4. How much do you pay out-of-pocket each month for your prescriptions?  
\$ \_\_\_\_\_  
Is there a limit on this coverage?  
(Example: your insurance pays only \$1,000 each year toward prescription drugs)  
 Yes       No
5. Do you already have a discount card (like a drugstore loyalty card or a discount card offered by your Medicare Managed Care plan)?  
 Yes       No (If you answer no, go to question 7.)
6. What discount do you get from this card? \_\_\_\_\_%
7. In the spaces below, list specific information about the prescriptions you currently take. If you need more space, continue on a blank piece of paper.

Prescription name	Dosage of prescription (ml, mg)	Number of times a day you take your prescription	Amount you pay each month

**Step 2** Find out which discount cards are available in your state, and get information on each one.

To find out which discount cards are available in your state, look at [www.medicare.gov](http://www.medicare.gov) on the web. Select “Prescription Drug and Other Assistance Programs.” Or, call 1-800-MEDICARE (1-800-633-4227).

When you’ve found some discount cards you are interested in, call the private companies and use the chart below to fill in information about these discount cards.

<b>Card Plan Name</b>			
Which of my prescriptions does this discount card cover?			
How much do my prescriptions cost?			
Does my pharmacy accept this card?			
What is the enrollment fee?			
Can I use this discount card if I travel to other states?			
Can I get my prescriptions through the mail?			
Does mail order offer a different discount than a pharmacy?			
What is the company’s complaint process? Do I understand it?			

**Note:** If you are enrolled in a Medicare Managed Care plan that offers a Medicare-approved drug discount card to its plan members, you can only join this discount card.

### **Step 3** Compare each discount card based on what is important to you.

You may want to ask yourself some of these questions:

- Which card offers discounts on most of the prescriptions I take?
- Which discount card gives me the best overall price on all of my prescriptions?
- Which company allows me to use the pharmacy I want?

### **Step 4** Decide if you want a discount card. Choose the one that is best for you. Fill out and send your enrollment form to the company.

Choose the discount card you think is best for you and call the private company offering this discount card to get an enrollment form. Then, fill out the enrollment form and mail it back to the company. You may have to include your Social Security Number and the number on your Medicare card.

You will also need to decide if you want to apply for the \$600 credit from Medicare to help pay for your prescriptions. Start by answering the questions on the enrollment form to figure out if you qualify for the \$600 credit. If you think you qualify, complete the enrollment form and mail or fax it to the company offering the discount card you want.

**Note:** You may be able to sign up for the discount card over the telephone or on the web. If you are applying for the \$600 credit, you must mail or fax your completed enrollment form to the private company.

## Step 5 Review your discount card choices each year.

Review your discount card choices because they may change. Remember, you can get a Medicare-approved drug discount card **anytime** until December 31, 2005 if

- you are joining for the first time in a calendar year,
- you are choosing another Medicare-approved drug discount card because the company stops offering your discount card,
- you move to a state in which your discount card isn't offered,
- you join or leave a Medicare Managed Care plan,
- you enter or leave a long-term care facility (like a nursing home), or
- you lose Medicaid, employer group health plan, or TRICARE for Life prescription drug coverage.