

Steps to choosing a discount card

The five steps below can help you choose a Medicare-approved drug discount card. Use the personal worksheets on the following pages as a tool to help you decide which discount card is best for you. These worksheets are not a part of the enrollment process.

- STEP 1:** Review any current prescription drug coverage information. 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.
- STEP 2:** Find out which discount cards are available in your state, and get information on each one.
- STEP 3:** Compare each discount card based on what is important to you.
- 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.
- STEP 5:** Review your discount card choices each year.

Step 1

Review any current prescription drug coverage information. 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 + Choice 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.

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

Step 2

Find out which discount cards are available in your area, and get information on each one.

To find out which discount cards are available in your area, go to www.medicare.gov on the web. Select “Prescription Drug and Other Assistance Programs.” Or, call 1-800-MEDICARE (1-800-633-4227).

When you have found discount cards you are interested in, call the private companies offering the cards, and use the chart below to fill in information about the discount cards that you would like to compare.

Card Plan Name			
Which of my prescriptions does this 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, you can only join that 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?

If you want to get a Medicare-approved drug discount card, but don't want to change your pharmacy, go to www.medicare.gov on the web. Select "Prescription Drug and Other Assistance Programs." You can type in the name and address of your pharmacy, and get a list of the drug discount cards that allow you to use your pharmacy to get discounts on your prescriptions.

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 should 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.

Source: The information in this document was prepared by the Centers for Medicare and Medicaid Services as part of the “Guide to Choosing a Medicare-Approved Drug Discount Card.” The entire 36-page publication is available online at www.medicare.gov.

If you have questions, you can always call 1-800-MEDICARE for assistance. Customer service representatives are available twenty-four hours a day, seven days a week. TTY users can dial 1-877-486-2048.