

[www.answers4families.org](http://www.answers4families.org)



Answers4Families.org is a project of the Center on Children, Families, and the Law at the University of Nebraska at Lincoln. As a member of the Nebraska Medicare Prescription Drug Coalition, Answers4Families developed a web page for the coalition, which is designed to provide the most up-to-date Medicare drug plan information to beneficiaries. Website features include:

- Consumer alerts
- Enrollment assistance tools
- FAQs about the drug benefit
- Educational and training materials
- Important contact information

Those with Medicare can also visit [answers4families.org](http://answers4families.org) to view a listing of prescription drug plan-related events occurring in their community. This web page feature includes dates and contact information for presentations and enrollment events across Nebraska. If you are unable to access the Internet, contact the Nebraska SHIP to schedule a presentation.



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## CALL FOR ASSISTANCE

Senior Health Insurance Information Program:  
1-800-234-7119

Nebraska Department of Health & Human Services:  
1-800-685-5456

Nebraska SMP (Medicare Fraud) Project:  
1-800-942-7830

Medicare: 1-800-633-4227

Social Security Administration:  
1-800-772-1213

Robin Szwaneck, AARP (coalition contact):  
1-402-323-5427



## COALITION CORE TEAM

Nebraska Senior Health Insurance Information Program

Nebraska Department of Insurance

AARP

Nebraska Department of Health & Human Services

Answers4Families

Nebraska SMP (Medicare Fraud Prevention)

Nebraska State Unit on Aging

University of Nebraska-Lincoln Extension

Nebraska Area Agencies on Aging

Nebraska Healthcare Association

Social Security Administration



## IMPORTANT WEBSITES

[www.answers4families.org](http://www.answers4families.org)

[www.medicare.gov](http://www.medicare.gov)

[www.doi.ne.gov/shiip](http://www.doi.ne.gov/shiip)

[www.dhhs.ne.gov](http://www.dhhs.ne.gov)

[www.socialsecurity.gov](http://www.socialsecurity.gov)

# DO YOU NEED HELP WITH MEDICARE'S PRESCRIPTION DRUG BENEFIT?

**Information and Enrollment  
Assistance are Available!**



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**2008**

## **ABOUT THE NEBRASKA MEDICARE PRESCRIPTION DRUG COALITION....**

The Nebraska Medicare Prescription Drug Coalition is a group of key stakeholders created to promote the Medicare Prescription Drug Benefit. The coalition is made up of over 1,000 individuals representing various organizations, including the Senior Health Insurance Information Program (SHIIP), AARP, the State Unit on Aging, Area Agencies on Aging, University of Nebraska-Lincoln Extension, the Social Security Administration, Hospitals, Answers4Families, Nebraska Healthcare Association, Senior Centers, Medical Societies, and the Nebraska Department of Health and Human Services.

The mission of the coalition is to ensure that Nebraska is prepared

- 1) To understand the Medicare Prescription Drug Benefit,
- 2) To educate and provide outreach to beneficiaries and stakeholders, and
- 3) To assist beneficiaries with the application and enrollment process.

# **MEDICARE PRESCRIPTION DRUG BENEFIT**



## **General Information**

- Offered by private insurance companies, the Medicare prescription drug benefit is designed to provide help with the cost of medications for people with Medicare.
- Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses.
- There are two types of Medicare drug plans: Stand-Alone Prescription Drug Plans and Medicare Advantage Plans.
- Open enrollment into the drug benefit runs from November 15 through December 31 each year. Certain groups and circumstances qualify for a special enrollment period.

## **Drug Plan Cost**

- In 2008, the average drug plan has a premium, deductible, and co-payments.
- In 2008, under the standard benefit guidelines, after a \$275 deductible, Medicare pays 75% of the cost of covered drugs until yearly costs reach \$2,510.
- When yearly out-of-pocket prescription costs exceed \$4,050, Medicare pays up to 95% of drug charges for the rest of the year.
- Many plans offer an enhanced benefit, including smaller yearly deductibles or lower monthly premiums.

## **Extra Help for Those Who Need it Most**

- Social Security can help with prescription costs if you are a Medicare beneficiary with limited income and resources.
- In order to qualify for the limited-income subsidy (in 2008), you must be an individual with annual income of less than \$15,600 and assets less than \$11,990, or a married couple with annual income of less than \$21,000 and assets less than \$23,970.
- Contact the Social Security Administration at 1-800-772-1213 to see if you qualify.