

What if I don't do anything?

- ◆ Many people will be **randomly assigned** to one of the new Medicare Prescription Drug Plans. You might be assigned to a Plan that doesn't cover the medicines you take.
- ◆ You could **run out** of the prescription drugs you use and not be able to get refills on time.

When does all this happen?

- ◆ By **Summer 2005**, all Medicare/Medi-Cal dual eligibles will get a letter explaining the coming changes.
- ◆ Starting in **October 2005**, dual eligibles will get a letter assigning them to a Medicare Prescription Drug Plan. You can keep the Plan you're assigned to or choose another.
- ◆ Starting **November 15, 2005**, all Medicare beneficiaries can start to choose one Plan from at least two options.

Where can I get help?

- ◆ Trained **HICAP** (Health Insurance Counseling and Advocacy Program) **counselors** provide unbiased information about Medicare and related issues.

HICAP Counselors
1-800-434-0222



- ◆ Get accurate Medicare information for Californians:
CalMedicare.org 
Medicare information for Californians
www.CalMedicare.org

- ◆ Find a benefits planner in your area and learn more about benefits on **Disability Benefits 101**.

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www.db101.org

- ◆ **Talk to your doctor** about the drugs you take and whether there are substitutes that would also work.

You have a choice in your prescription drug coverage. Trained benefits counselors and planners can help you make an informed choice, at no cost to you.

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- ◆ Alliance Healthcare Foundation
- ◆ The California Endowment
- ◆ California Health Incentives Improvement Project

Fill out the worksheet
*and take it with you
to any meetings.*

If You Use Medicare and Medi-Cal, Your Drug Coverage *Will Change* on January 1, 2006.

Are You Ready?



Medicare's new Prescription Drug Benefit will replace your Medi-Cal prescription drug coverage.

Be prepared. Find out about your options and how to get help.

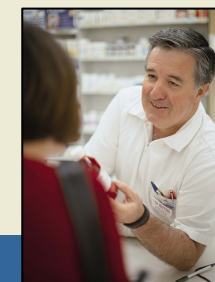
Medicare's New Prescription Drug Coverage and You

What happened?

- ◆ In 2003, Congress approved a new prescription drug benefit for Medicare that will start in 2006.

What does this mean to me?

- ◆ If you're enrolled in Medi-Cal now, **the new Medicare drug benefit will replace your current Medi-Cal prescription drug coverage.** Medi-Cal recipients are automatically eligible for financial help (called a **subsidy**) with the costs of the new benefit.
- ◆ Each Medicare Prescription Drug Plan has a list of drugs it covers – called a **formulary**. If you end up in a Plan that doesn't cover a drug you take, you'll need to work with your doctor to find a substitute or change Plans.



*Have your information
organized and available
so you can learn how the
new drug benefit
may work for you.*

