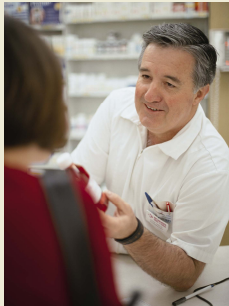


What if I don't do anything?

- ◆ 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 a 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**.



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

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

Are You Ready?



Medicare's New Prescription Drug Coverage and You

What happened?

- ◆ In 2003, Congress approved a new prescription drug benefit for Medicare, to 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.
- ◆ **Even if you work**, you may be eligible to obtain Medi-Cal services. Medi-Cal could then help with the Medicare drug costs.
- ◆ 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.

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

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.

- Developed by Disability Benefits 101 With Funding From:*
- ◆ Alliance Healthcare Foundation
 - ◆ The California Endowment
 - ◆ California Health Incentives Improvement Project

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.

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

