Are You Losing Illinois Cares Benefits or Are Your Co-pays Going Up on September 1st?

DON'Ts

1. **Don't panic –** try to stay calm. You can't make good decisions in a panic mode. Besides, getting very upset is not good for your health. (Take a deep breath, talk to someone who knows what's happening, discuss your options and make an action plan.)
2. **Don't wait or do nothing -** you need to make a plan in August, before your coverage changes.
3. **Don't change the way you take your medications –** like skipping doses, splitting pills, or getting supplies from your neighbor or family member.
4. **Don't drop your Part D plan until you have something else in place and you talk to a counselor!!**
5. **Don't be a fraud victim– scam artists show up whenever there is change and confusion.** Follow all the usual common sense rules (don't give personal information like bank account or Medicare number.) No one from the state or Medicare or your Part D plan should call you.

DOs

1. **Pay attention to your mail from HFS (Illinois Department of Healthcare and Family Services) and your Part D plan.** Don't toss it – counselors need to know which letter you got in order to better help you.
2. **Talk to someone who knows what's happening to be sure you have the facts straight for YOUR situation.** Call one of the agencies (state or local) that are listed or attached to every letter. They should be able to explain and answer your questions.
3. **Talk to your doctor and/or pharmacist**
   - Ask for **samples**.
   - Ask if there are **lower cost substitutes** for the drugs you are taking. Generic equivalents or alternatives may work as well for you and cost you much less.
   - **Ask for 90-day prescriptions and fill them in August,** before the co-pays change. You will get your drugs at the current (lower) co-pay levels to last you September through November.
4. **Explore low cost or free supplies of your expensive drugs that may be available from Prescription Assistance Programs (PAPs) offered by from drug makers.** Look on www.rxassist.org to see if your drug is covered by a program and if you qualify. **Some charities provide assistance paying your co-pays if you have specific health conditions.**
5. **Check out savings from:**
   - **discount cards –** many are available to help lower your costs
   - **discount programs at retail pharmacies** (or mail order) – like the $4 generics
6. **Check with your local agency, township, place of worship or other social service agency** to see if they offer one-time financial assistance to help you get through the first month or so.

Some other ideas that may work for you

7. **If you have had a significant change in your income** (like from a divorce or the loss of a spouse) since you last filed an application, and you now qualify under the new income limits, call one of the agencies to help you file application forms to **see if you can get back into the program.**

8. **If you qualify for other coverage (like the V.A. or your spouse's employer group), check it out.** Find out what it will cost, when you can enroll and start getting benefits. But **be careful**:
   - DO NOT drop your Part D plan until the new coverage is in place.
   - There are rules about getting back into Part D in the future – be sure you find out before you drop the plan.

9. **If you have Medicare and are losing your Illinois Cares Rx benefits, you may switch Part D plans for the rest of the year** if it will save you money and you think it is worth it. Usually you have to wait for the annual Open Enrollment Period, but those losing Illinois Cares Rx get a special right to make a switch now through the end of October.
   - **Figure out what your expenses will be under your current plan for Sept – December and compare to see if a different plan would be cheaper.**
   - If you want to wait, you will still be able to change plans for 2012 along with everyone else during the annual Open Enrollment Period (Oct 15 – Dec 7) for a plan to start on January 1 , 2012. Even if you do switch for the rest of 2011, you should check out your 2012 options (and how your plan may be changing) to be sure you have the best deal.

10. NOTE : if you are in an **MA-PD coordinating plan that has a premium, and you are losing Illinois Cares Rx benefits, your MA-PD premium will also probably go up.** This is in addition to your co-pays increasing. This doesn't apply to you if your plan has no ($0) premium.
    - Your MA-PD premium is made up of two parts – one for health and the other for drug benefits. Now, Illinois Cares Rx is paying the portion of MA-PD premium that's for drug costs and you are only paying the health part. Beginning September 1, you will have to pay the whole premium which includes both.

Summary

- Find out the facts that apply to you
- Take action as soon as possible (don't wait)
- CALL with questions or to find any strategies that might help you.