

Ideas for People Losing Illinois Cares Rx Benefits



August 2011

Public Act 97-0074

- Authorizes continuation of Illinois Cares Rx.
- Decreases funding by half.
- Includes changes that will result in termination from the program for some and higher costs for others.
- Letters announcing changes sent to everyone currently on the program.

Termination From Illinois Cares Rx

- Approximately 43,000 enrollees will be removed from the Illinois Cares Rx rolls.
- This change is in the law.
- Enrollees will be terminated from the program effective September 1.
- “Notice of Termination of Illinois Cares Rx Benefit” comes in two forms (HIV/AIDS benefit, everybody else)

Who is Terminated?

- The new income limit for Illinois Cares Rx is 200% FPL.
- All those with incomes higher than \$21,780 for 1, \$29,420 for 2, and \$37,060 for 3 will be terminated.
- Ideas for assisting these former enrollees will be discussed later.

Income Limits Before and After

Household Size	Before 9/1/2011	Effective 9/1/2011
1	\$27,610	\$21,780
2	\$36,635	\$29,420
3	\$45,657	\$37,060

Illinois Cares Rx on 9/1/11

- Rebate assistance ending.
- Premium assistance remains the same.
- Co-payments during deductible and initial coverage phase increasing.
- Co-payments during doughnut hole increasing.
- “Important Changes to Illinois Cares Rx”

New Co-payments

Covered Drug Type	Before 9/1/2011	Effective 9/1/2011
With Medicare		
Generics	\$2.50	\$5
Preferred Brand	\$6.30	\$15
Non-Preferred Brand	\$15	\$20
Specialty Drugs	\$15	\$15
Without Medicare		
Generic	\$2.50	\$5
Brand names	\$6.30	\$15

Cost Sharing During Coverage Gap (or \$1750 for Non-Medicare)

Thresholds	Before 9/1/2011	Effective 9/1/2011
People with Medicare after \$2840 worth of drugs (doughnut hole)	20% plus co-pay (\$2.50, \$6.30, or \$15)	25% plus co-pay (\$5, \$15, Or \$20)
People without Medicare after Illinois Cares Rx pays \$1750	20% plus co-pay (\$2.50 or \$6.30)	25% plus co-pay (\$5 or \$15)

What about the Rebate?

- The \$25 per month rebate option is ending.
- Those with rebate assistance who don't meet income requirements will be eliminated from the program entirely.
- Those with rebate assistance who meet the new income eligibility guidelines will remain in the program, but will not receive assistance unless they switch to a coordinating plan.

Special Notes

- HIV/AIDS benefit co-payments remain the same.
- For Medicare beneficiaries, Illinois Cares Rx covers drugs on the Plan's Part D formulary and Medicaid drugs excluded from Medicare.
- For non-Medicare beneficiaries, Illinois Cares Rx covers drugs on the Medicaid formulary. If a generic equivalent is available, individual pays difference between generic and brand.

“Important Changes to Illinois Cares Rx” Notice

- 2 different versions of this letter.
- One sent to Medicare beneficiaries, different one sent to non-Medicare beneficiaries.
- Informs the person that he/she is still in program, benefits are changing, and sets out new co-pays.
- People with Rebate will get this letter if they still qualify for “regular” Illinois Cares Rx.
- Lists resources for assistance such as SHAP outreach numbers.
- Special Note: HIV co-pays stay the same, although letter does not mention this.

“Notice of Termination of Illinois Cares Rx Benefit”

- Same letter sent to all Medicare and non-Medicare beneficiaries (except HIV benefit enrollees)
- Sets out income limits and resources for assistance.
- Also sent to those with rebate who no longer qualify for Illinois Cares Rx assistance.
- Lists same resources as “change” letter plus additional resources that help with drug assistance , such as www.rxassist.org.

“Notice of Termination of Illinois Cares Rx Benefit”: HIV Benefit

- Sent only to those with the HIV benefit.
- Refers them to the AIDS Drug Assistance Program, where they can enroll and obtain assistance with Part D.
- Individuals with this letter should be counseled to apply for ADAP immediately, if they have not done so already.

Costs for People Losing ICRx

- If have Medicare, still in same Part D plan
 - Pay premiums and higher co-pays
 - If plan has deductible, pay any remaining amount (not already paid)
- If no Medicare, responsible for full costs of your prescription drugs

“Important Changes to Illinois Cares Rx” Correction Letter

- Some individuals (5700) received termination letter in error.
- Those individuals received or will receive a follow up “correction” letter that tells them the last letter was wrong. On green paper.
- Individuals in this category are listed and those lists have been shared.
- Because people often lose letters and getting two letters can be confusing, you should check to see if anyone with a termination letter is on the “correction” list.

10 Ideas for People with Termination Letters

- Double check your current eligibility
- Do you qualify for other Rx coverage?
- Talk to your doctor about generics and get 90-day fill in August
- Help from Patient Assistance or Co-Payment Assistance
- Savings from discount cards and programs
- Short-term assistance from local agency, township, church
- Qualify for Extra Help through Medicaid spend-down?
- Determine if another Part D plan will be cheaper and switch.
- If you have VA coverage, you may disenroll from Part D if VA coverage is sufficient to meet your needs.
- If you are losing your \$25 rebate but remain in Illinois Cares Rx, you may use SEP to join one of the coordinating Part D plans....but check other health plan eligibility!

Double Check Eligibility

- Income/ circumstances may have changed since last application filed.
- Now below new income limits
 - File Schedule P
- Claim an additional qualified resident
 - File amended application with schedule B

Qualify for Other Rx Coverage?

- Group health plan (yours or spouse's)
- V.A. coverage for prescriptions
- If you have Medicare
 - If other coverage is “creditable”, may drop Part D and re-enroll later without penalty
 - Don't drop Part D until new plan in place
 - Check rules for when you may get Part D again

Talk to your Doctor and Pharmacist

- Ask for samples
- Consider cheaper generic substitutes
- Ask for 90-day prescription and fill it in late August
 - Will get meds for September – November at current Illinois Cares Rx co-pays

PAPs and Co-payment Assistance

- Drug manufacturers' Prescription Assistance Programs (PAPs) offer free or low cost meds
 - Do not count toward TrOOP
 - Go to www.rxassist.org
- Co-payment assistance programs from foundations and non-profits
 - Usually for specific conditions
 - Do count toward TrOOP
- Each program's rules and eligibility varies
- See MMW chart *Programs to Help...* at <http://ageoptions.org/newsandviews.cfm#ICRx>

Drug Discount Cards and Discounted Pricing

- Many different discount cards available
- Internet drug coupons at websites like www.internetdrugcoupons.com
 - May not work directly with Part D for covered drugs
- Retail pharmacies with \$4 generic programs, other discounts, mail order.
 - May count toward TrOOP if send receipt to plan

Financial Assistance from Local Resources

- Local social service agencies
- Townships
- Places of worship
- May offer one-time emergency help with healthcare costs or Rx

Qualify for Extra Help through Medicaid Spend-down

- If you have Medicare and you qualify for Medicaid at least ONE month between July and December
 - Automatically get Extra Help for rest of 2011 and all of 2012
- May be able to pay in for one month and qualify

Determine If Another Part D Plan Will Be Cheaper

- Special Enrollment Period through Oct 31 to switch plans for the rest of 2011
 - Consider cost savings – premiums, deductible and co-pays
 - Call new plan - say “SPAP SEP”
 - Do not disenroll from current plan
- May wait and change plans during annual Open Enrollment (Oct 15 – Dec 7) for January effective date

Deductible and Changing Plans

- If switch plans for the rest of 2011, carry forward your TrOOP amount - any amounts paid toward deductible, reaching the donut hole or catastrophic coverage.
 - Check Explanation of Benefits (EOB) or call plan to find out
- If stay in same plan - get credit for amounts paid, pay any deductible amount not yet paid
- If switch plans, amount paid into TrOOP counts toward the new deductible. If there is a remaining amount that hasn't been paid, you must pay before benefits begin.

Will Your VA Coverage Alone Be Sufficient?

- You can disenroll from Part D using the SPAP SEP with no future penalty if you have VA drug coverage.
- Be sure all drugs are covered under VA.
- See a VA doctor before dropping Part D to get your scripts.
- In most cases, if you want to go back to Part D later, must wait for annual open enrollment period
 - get letter of creditable coverage from VA to avoid penalty

3 Ideas for Those Who Receive Change Letters

- Counsel on new co-pay levels and assist with financial planning
- Consult with Doctors and/or Pharmacists
 - Ask for samples
 - Switch to generic equivalents or alternatives
 - Fill 90-day supply before co-pays change
- Determine eligibility for other forms of assistance
 - PAPs, discount cards, \$4 generics programs

Still in Illinois Cares Rx but Losing \$25 Monthly Rebate

- Consider all the savings and discount strategies and programs
- May choose to switch to one of the ICRx coordinating plans and receive full benefits (one-time annual SPAP SEP)
 - Be careful if you have a group health plan
 - Don't jeopardize your group health benefits
 - Don't risk your dependents' coverage

ICRx, Circuit Breaker and Ride Free Programs

- Same application (2010 IL-1363)
- The income limits for Circuit Breaker (license plate discount and property tax grant check) have not changed
- No change to People with Disabilities Ride Free Program
- Seniors Ride Free – now must meet Circuit Breaker income limits
 - New cards in effect September 1
 - Must apply and be approved for CB in 2011
 - If don't qualify, may still get reduced fare card
- See *Income Eligibility for ICRx, CB and Ride Free* chart at <http://ageoptions.org/newsandviews/newsandviews.cfm#ICRx>

Resources

State assistance

- Health Benefits Hotline (HFS) 800-226-0768
- Senior Helpline (IDOA) 800-252-8966
- SHIP 800-548-9034

MMW resources

- Send questions within the next week
www.surveymonkey.com/s/ICRxquestions
- Information for consumers
<http://ageoptions.org/newsandviews/newsandviews.cfm#ICRx>
- Tools for counselors
- www.ageoptions.org/newsandviews/documents/10IdeasforpeopleosingICRxbenefitsfinal.pdf
- www.ageoptions.org/newsandviews/documents/ICRxPartDplanswithoutwrap7-6-2011.pdf

To join the MMW Email List....

- Please email Georgia.Gerdes@ageoptions.org with the information listed below:
- Name
- Organization
- Title
- Address
- Phone
- Fax
- Email

Thank you!

John Coburn

Health & Disability Advocates

[jacoburn@hdadvocates.org](mailto:jcoburn@hdadvocates.org)

Terri Gendel and Georgia Gerdes

AgeOptions

terri.gendel@ageoptions.org

georgia.gerdes@ageoptions.org