



New York State EPIC
and
Medicare Advantage Plans
Working Together

EPIC Eligibility

To join EPIC, a senior must:

- be a NYS resident 65 years of age or older,
- have annual income below \$35,000 (single) or \$50,000 (married),
- not be receiving full Medicaid benefits

Once enrolled in EPIC:

- NYS law requires EPIC enrollees to join a Medicare Part D plan.
- Part D is primary coverage and EPIC is supplemental.

EPIC Enrollment

	Income Level			
FPL	<135%	135% - 150%	>150%	Total
Total Enrollment	123,087	29,705	157,014	309,806
Total Enrolled Part D	106,380	23,798	125,179	255,357
Total MA Enrollment	56,512	13,531	72,040	142,083
Total MA-PD Enrollment	43,324	8,407	49,841	101,572

EPIC requires enrollees to join Medicare Part D plan

Exceptions:

- Seniors without Medicare
- Seniors in Medicare Advantage plans (HMOs & PPOs) who would incur significantly higher costs for their medical benefits
- Seniors who would lose union/retiree health coverage for themselves or their dependents by enrolling in a Medicare Part D plan

EPIC helps enrollees pay their Medicare Part D premiums

FEE Plan Enrollees

- EPIC pays the Medicare Part D monthly premium up to \$27.71 (2009 benchmark amount).
- Enrollees must continue to pay their quarterly EPIC fees. Seniors receiving full Extra Help from Medicare have their EPIC fees waived.

DEDUCTIBLE Plan Enrollees

- Enrollees in Medicare Part D drug plans receive an annual credit to their EPIC deductible equal to the premium amount of a benchmark plan (\$333 in 2009).
- Enrollees are responsible for paying their own Part D drug premiums.

EPIC Wrap-around Coverage

- EPIC provides supplemental coverage for drug costs not paid by Medicare drug plans such as deductibles, co-payments and gap coverage.
- EPIC helps seniors apply for Extra Help, including those who may be eligible for a partial subsidy.
- Seniors pay lower co-payments with Part D and EPIC.
- Seniors encouraged to show both Part D and EPIC cards to the pharmacist.

Recent Legislative Changes (Effective July 1, 2009)

- Seniors potentially eligible for a Medicare Savings Program (QMB, SLMB, QI-1) are required to apply.
- EPIC able to provide supplemental coverage for mail order drug purchases from approved out-of-state pharmacies.

EPIC outreach to MA members

EPIC is interested in working with MA plans to reach out to members

Current EPIC Enrollees without Part D (MA-only)

- Encouraged to consider joining their plan's Part D option

MA-PD members without EPIC (MA-PD)

- Targeted mailings to plan members
- Outreach representatives will be available to attend MA sponsored events and provide training to MA staff

What is New York Prescription Saver (NYPS)?



A **free** pharmacy discount card that lowers prescription costs by as much as:

- 60% on generic drugs
- 30% on brand name drugs

Ways to apply:

- Online at <http://nyprescriptionsaver.fhsc.com>
- Print an application from the website, complete, sign and mail to NYPS
- By telephone at NYPS Helpline (1-800-788-6917)

Who Can Join?

- NYS residents not receiving Medicaid
 - Age 50 up to 64 or
 - Persons determined to have a disability by Social Security Administration (SSA)
- Have an annual income under \$35,000 (single) or \$50,000 (married) based on prior year's income

Does NYPS Work with Other Discount Cards?

- No. NYPS discount cannot be used with other discount cards or insurance plans
- Must choose NYPS or another discount card at the time of purchase
- Ask the pharmacist which discount card has the lowest price for that drug