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

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

05/18/2009
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