

Frequently Asked Medicare Questions for Kentucky Medicaid Members

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Frequently Asked Medicare Questions for Kentucky Medicaid Members

What are the Medicare ABCs?

To qualify for any part of Medicare, you must be 65 or older
OR be under 65 and have one of these conditions:

- certain disabilities
- End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Part A – a hospital insurance plan that pays when:

- You are admitted to the hospital
- You are a patient in a skilled nursing facility
- You are receiving health care in your home
- You are receiving hospice care

Usually the member does not pay a fee for Medicare Part A.

Medicare Part B – a medical insurance plan to pay for :

- doctor visits and services
- physical therapy
- medical supplies and equipment needed for the things listed in Part A.

The member may pay a monthly fee for this plan.

There is also a state program that pays this fee for certain members.

Medicare Part C – *Medicare Advantage* provides insurance similar to the way an HMO (Health Maintenance Organization) provides insurance

This may not be available in all parts of Kentucky.

What is Medicare Part D?

Medicare Part D is a program that provides prescription drug coverage.

Try to remember “D” is for drug.

Anyone with Medicare Part A or Part B can participate in the Medicare Part D program.

If you currently get your drugs through Medicaid, but you also qualify for Medicare you will start getting your medicine through a Medicare Part D Prescription Plan January 1, 2006.

If you have both Medicaid and Medicare, you must begin using Medicare Part D to get your medicine after January 1, 2006.

What if I have Medicaid but I do not qualify for any part of Medicare?

If Medicaid is paying for your medicine now and you are not over 65 and do not qualify for Medicare any other way, you will continue to get your pharmacy benefit from Medicaid as you do now.

What does it mean to be “dual eligible”?

You may have heard the term “dual eligible”. This means that you qualify for both Medicaid and Medicare.

If you are “dual eligible” you will get your prescriptions from a Medicare Part D plan on January 1, 2006. At this time, you will no longer get pharmacy benefits under the Medicaid program. That benefit will change over to Medicare Part D.

Are there different kinds of Part D Plans?

Do I get to choose the one I want?

Yes. There are many different Part D Plans.

In November of 2005 people who are on Medicaid but who also have Medicare were contacted about choosing a Medicare Prescription Drug Plan (a Part D Plan).

If you are “dual eligible” and you do not choose a plan for yourself, the Centers for Medicare and Medicaid Services (CMS) will choose one for you.

If you do not want the plan that is chosen for you, you will have a chance to change it. In fact, you may change plans at any time.

How much will the Part D Plan cost?

If you are “dual eligible” or qualify for both Medicaid and Medicare, there will be no extra cost for you.

Your pharmacy copayments will be from \$1 to \$3.

You will not pay a monthly fee or premium for the pharmacy benefit.

Will I get a new drug card?

You will receive a new pharmacy benefit card from your Part D Plan.

This card may be used starting January 1, 2006. Always take it with you to the pharmacy.

What if I lose my card?

If you lose your card, you should call your Part D Plan and ask for a new card at no cost.

You will want to write down the phone number on the back of your card and keep it in a safe place separate from where you keep your card. Then you will have the phone number to call in case your card is lost.

What if a drug is not covered by my Part D Plan?

If a drug is not covered because it is not preferred on the Part D Plan’s formulary or drug list, it will *not* be covered by Kentucky Medicaid.

You may want to check with your Part D Plan to make sure they cover the medicines you take. If they do not, you may want to see about switching to a Part D Plan that covers the medicines you need.

If a drug is not covered because it is over-the-counter, is a barbiturate, or is a benzodiazepine, then it *may* be covered by Kentucky Medicaid rules. Your pharmacist or doctor will know if your medicine is one of these types of drugs.

Can I get my medications from the pharmacy I use now?

Probably, Part D Plans have a large number of pharmacies that have agreed to provide medications. This should include your regular pharmacy. Your pharmacy will know if they can fill your prescription and bill Medicare Part D.

How can I learn more about the differences in Medicaid, Medicare, and prescription drug coverage?

The Centers for Medicare and Medicaid Services have released this Medicare Part D support number:
1-800-MEDICARE (1-800-633-4227)

Centers for Medicare and Medicaid Services

<http://www.cms.hhs.gov/medicarereform/>

Department for Medicaid Services

<http://chfs.ky.gov/dms>