

What You Should Know about Medicare Prescription Drug Coverage (Part D) When You Have Chronic Kidney Disease and Medicare and SSI without Medicaid or State Help to Pay Medicare Premiums

If you have chronic kidney disease, your doctor may prescribe drugs to prevent or treat anemia, bone disease, depression, diabetes, heart problems, high blood pressure, high cholesterol, infection, pain, and water weight gain. To stay healthy and protect your kidneys, you must take prescribed drugs in the right dose at the right time. Your doctors need to know all your drugs.

If you have Medicare, Medicare Part D can help you pay for your prescribed drugs that are not covered by Part A or Part B if you join a plan. Anyone with Medicare can join, even if you have kidney disease.

You should have gotten a letter from Medicare telling you that you will get extra help to pay your plan premium and covered drug costs without applying if you have **Medicare and SSI without Medicaid or state help to pay Medicare premiums**. What you'll pay depends on your income. If you did not get this letter, call (800) MEDICARE to make sure Medicare knows what you get.

If you don't join a plan or tell Medicare you don't want to join one, Medicare will choose a plan for you. The plan Medicare chooses may not cover the drugs you need so you might want to choose a plan that covers your drugs. The sooner you join, the sooner you can get help paying for your drugs. If you have **Medicare and SSI without Medicaid or state help to pay Medicare premiums**, you can join or switch plans any time. Your new plan starts the following month.

Companies sell Medicare-approved plans. Some are standard plans; enhanced plans cover more but cost more. You can join an enhanced plan, but you may have to pay some of the higher premium. Companies can't sell Part D plans door-to-door. Look for the Medicare-approved symbol on mailings.

All plans must cover certain drugs, like anti-depressants or drugs to prevent transplant rejection. Standard plans cannot cover over-the-counter drugs, vitamins (except Vitamin D), and a few others. A plan's list of covered

drugs is called a formulary. Generics may be cheaper. Ask your doctor if you can take a generic *before* you buy it.

Choose a kidney friendly plan. Your doctor can help you know what drugs to look for. Make a list with drug names, doses, and number you take a month. Ask your doctor if you're taking the best drugs to stay healthy. Ask what other drugs you may need if your health or treatment changes and look for them on formularies. Compare plans and costs. Choose one that covers all or most drugs you take now or you may need later if you need dialysis or a transplant. Check to see what drug stores you can use. Mail order may save money on drugs you take all the time.

Review plans in your current annual *Medicare & You* booklet, visit the Medicare Prescription Drug Plan Finder at www.medicare.gov, or call the Medicare Helpline at 1-800-MEDICARE (1-877-486-2048 TTY). Ask Medicare how you can get in-person help through your State Health Insurance Assistance Program or visit www.shiptalk.org.

If you let Medicare choose your plan and you would like a different plan, apply with the insurance company, use the Medicare Prescription Drug Plan Finder, or call the Medicare Helpline. Guard your personal numbers. You can give them to Social Security, the Medicare helpline, or plans *if you call them*. Report any concerns to the Medicare Helpline.

Your Medicare drug plan must give you a list of rights when you enroll. If you need a drug that's not on the list, your doctor can ask for an "exception" for the plan to cover a drug you need. You have the right to appeal a denial.

Your healthcare team wants you to know all you can about Part D so *you* can make the best choice to meet your needs. Be aware that most of what you read is for the "average" person with Medicare. You can find what you need to help you make an informed decision at www.kidneydrugcoverage.org. Libraries have the Internet if you don't. Ask a neighbor or loved one to help you get what you need on their computer.

The Kidney Medicare Drugs Awareness and Education Initiative is a service of the kidney community, designed to provide timely, consistent, reliable, and up-to-date information about Medicare and Medicare prescription drug coverage (Part D).