

COMING SOON

Medicare Prescription Drug Coverage (Part D)

If you have chronic kidney disease (CKD), you may take many drugs each day. But paying for those drugs can be a challenge. Some people with kidney disease don't buy the drugs they need to protect their health. Others buy them, but take fewer pills so they last longer. Some buy drugs from other countries to save money.

To help with the cost of prescription drugs, Congress passed the Medicare Modernization Act; the biggest change to Medicare in 40 years. It provides prescription drug coverage (called Medicare Part D) to all people who can get Medicare. Some people will pay less, based on their income and assets.

Part D will not be like other Medicare benefits. Private companies that contract with Medicare will sell Part D plans. Most people will need to choose a plan if they want to take part in this benefit.

There is a lot to learn about Part D. As a start, here are some key dates to keep in mind:

October 1, 2005

Companies can start to share details about their Part D plans. These details will include costs and which drugs they will cover.

November 15, 2005

This is the first day you can enroll in a Part D plan.

January 1, 2006

This is the first day you can use your Part D coverage (if you chose a plan before December 31, 2005).

May 15, 2006

If you have Medicare, this is the last day to enroll in a Part D plan without a late fee, unless you are exempt from the fee. After this date, the next time you can enroll is **November 15 -**



December 31, unless you move or go into or out of a nursing home. If you become eligible for Medicare after May 15, 2006, you have six months to join at the lowest premium.

This information has been provided by the Kidney Medicare Drugs Awareness and Education Initiative. The initiative is comprised of a group of more than 35 kidney organizations and companies who have joined forces to help people with kidney disease and the health care professionals who care for them understand the new Medicare benefit.

For more information, visit www.kidneydrugcoverage.org. If you do not have access to the Internet, visit your local library or ask someone to look up information for you. If you have questions, you can e-mail us at info@kidneydrugcoverage.org. Please put the word "question" in the subject line.