

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

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

Starting January 1, 2006, 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 a transplant.

Medicare *Part B* will still [cover] pay 80% for anti-rejection drugs if you had Medicare Part A when you got your transplant, you had your transplant in a Medicare approved transplant program, and you have Medicare Part B. If you didn't have Medicare Part A when you got your transplant or if you didn't have your transplant in a Medicare approved transplant program, your anti-rejection drugs have not been covered by Part B, but may be covered under Part D starting January 1, 2006.

If you have **Medicare and SSI or state help to pay Medicare premiums**, you should have gotten a Medicare letter that said you will get extra help to pay your plan and drug costs. What you'll pay depends on your income. If you did not get a letter, call (800) MEDICARE to make sure Medicare knows what you get.

Join a plan by May 15 or Medicare will choose a plan for you that may not cover the drugs you need. The sooner you join, the sooner you can get help paying for your drugs.

If you have **Medicare and SSI without Medicaid**, you can only switch plans November 15–December 31 each year. Your new plan will start the next January 1.

If you have **state help to pay Medicare premiums**, you can 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. Plans can't sell 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 don't cover everything, including over-the-counter drugs, vitamins (except Vitamin D), cold medicine and a few other drugs. A plan's list of covered drugs is called a formulary. Generics may be cheaper but 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 another transplant. Check to see what drug stores you can use. Ordering drugs by mail may save money on drugs you take all the time.

(continued)

## What You Should Know about Medicare Prescription Drug Coverage (Part D) When You Have a Transplant and Medicare and SSI without Medicaid or State Help to Pay Medicare Premiums *(cont'd)*

Review plans in *Medicare & You 2006*. Due to a printing error “If I can qualify for extra help, will my full premium be covered” has YES for all plans. To be sure which plans do, visit the Medicare Prescription Drug Plan Finder at [www.medicare.gov](http://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.

If you want to pick a different plan from the one Medicare chooses for you, apply with the insurance company that sells the plan you like, use the Prescription Drug Plan Finder or call the Medicare Helpline. Guard your personal information. 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 health care 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](http://www.kidneydrugcoverage.org). Libraries have Internet access 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).

If you’d like additional information, we can be reached online at [www.kidneydrugcoverage.org](http://www.kidneydrugcoverage.org) or through the National Kidney Foundation at 30 East 33rd Street, New York, NY 10016, 212-889-2210/800-622-9010.