



Medicare Part D Annual Case Review: Assuring Individuals with HIV Continue Proper Coverage into 2007

The Medicare Part D open enrollment period begins November 15 and ends December 31. At this time, individuals may choose Part D plans. Some individuals will want to change plans, while others will prefer to stay in their current plan. If an individual does nothing, he or she will remain in the 2006 plan, with a limited exception.¹

Remember that plans can change their drug formularies for 2007. At the very least, individuals or case managers must review the changes to the 2006 plan to assure that the individual's drugs will still be covered. All plans were required to send a letter notifying enrollees of any plan changes by October 31. The letter will include a complete or partial formulary list. Individuals can review this letter and formulary for changes or utilize the plan finder at www.medicare.gov. Those who will enroll in the new Illinois Cares Rx benefit must change to a plan that coordinates with the Illinois Cares Rx benefit.

Part D Review Checklist

In addition to reviewing plan coverage, individuals and/or case managers should review current "extra help" status. Below is a quick guide of what should be reviewed and action steps that should be taken accordingly. Case managers should review the situations of all Medicare beneficiaries on their caseload and check the following:

¹If the individual was automatically assigned to a plan whose premium is no longer \$0 for full extra help individuals in 2007, the individual remained in that plan in 2006, and continues to be eligible for "extra help" in 2007, the individual will be reassigned from that plan to a new plan in 2007.

If the individual was a dual eligible in 2006.....

- The individual will remain a dual eligible (for Part D purposes) in 2007 if the individual was enrolled in Medicaid at anytime between July 2006 and the end of the year or thereafter. Therefore, if the individual has a spenddown, he or she must meet that spenddown at least once during this time to be automatically continued as a dual eligible for 2007.
- If the individual is not enrolled in Medicaid and loses dual eligible status, check to see if he or she qualifies for or is enrolled in QMB, SLMB, or QI-1 (hereinafter "Medicare Savings Programs"), the programs that pay Medicare premiums and/or cost sharing. If the individual is enrolled in one of these programs in July through the end of the year or thereafter, he or she will be automatically eligible for "extra help" but the co-payment may change to \$2.15 or \$5.35. Individuals who lost Medicaid eligibility but remain in a Medicare Savings Program should have received a letter explaining that their co-payments are changing.
- If the individual is no longer enrolled in Medicaid, cannot meet spenddown, and does not qualify for a Medicare Savings Program, check to see if he or she qualifies for extra help by applying through the Social Security Administration.
- 2007 Dual Eligibles do not have to apply for the new Illinois Cares Rx benefit.
- In most cases, ADAP is not available to dual eligibles. On a case-by-case basis, individuals may seek assistance from ADAP if Medicare Part D will not cover an ADAP formulary drug.

If the individual was automatically qualified for "extra help" in 2006 because he or she was enrolled in QMB, SLMB, or QI-1 (Medicare Savings Programs).....

- The individual will remain automatically qualified for "extra help" in 2007 if the individual was enrolled in a Medicare Savings Program anytime between July 2006 and the end of the year or thereafter.
- If the individual is not enrolled in a Medicare Savings Program at the relevant time, check to see if he or she could enroll in Medicaid with a

spenddown and meet the spenddown before the end of 2006. This would give the individual dual eligible status.

- If the individual is not enrolled in a Medicare Savings Program at the relevant time and Medicaid is not an option, check to see if he or she qualifies for extra help by applying through the Social Security Administration.
- If the individual is enrolled in a Medicare Savings Program at the relevant time and will automatically qualify for extra help, he or she does not have to apply for new Illinois Cares Rx benefit.
- If the individual does not qualify for full extra help for 2007, he or she should apply for the new Illinois Cares Rx benefit.
- In general, ADAP is not available to individuals automatically eligible for "extra help". On a case-by-case basis, individuals may seek assistance from ADAP if Medicare Part D will not cover an ADAP formulary drug.

If the individual applied and was determined eligible for full "extra help" through the Social Security Administration.....

- Individuals who applied and were approved for full "extra help" before May 2006 will get letters from SSA asking if any change in income, assets or household size have occurred. If there are no relevant changes, the individual does not have to return the form. "Extra help" eligibility will continue.
- Individuals who applied and were approved for full "extra help" on or after May 2006 through April 2007 will not receive these letters until August 2007. "Extra help" will continue if there have been no changes.
- If an individual received full "extra help" in 2006 and his or her income, assets, and/or household size have changed in 2006, he or she will receive a redetermination (SSA Form 1026-B) **that must be filled out!** Changes to income and assets will affect extra help eligibility beginning in January 2007.
- If an individual continues to receive full extra help in 2007, he or she does not have to apply for the new Illinois Cares Rx HIV Benefit.

- If a redetermination makes the individual ineligible for full “extra help”, he or she should apply for the new Illinois Cares Rx.
- In general, ADAP is not available to individuals with full “extra help” under Medicare Part D. On a case-by-case basis, individuals may seek assistance from ADAP if Medicare Part D will not cover an ADAP formulary drug.

If the individual applied and was determined eligible for partial “extra help” through the Social Security Administration.....

- Individuals who applied and were approved for partial “extra help” before May 2006 will get letters from SSA asking if any change in income, assets or household size have occurred. If there are no relevant changes, the individual does not have to return the form. “Extra help” eligibility will continue.
- Individuals who applied and were approved for partial “extra help” on or after May 2006 through April 2007 will not receive these letters until August 2007. “Extra help” will continue if there have been no changes.
- If an individual received partial “extra help” in 2006 and his or her income, assets, and/or household size have changed in 2006, he or she will receive a redetermination (SSA Form 1026-B) **that must be filled out!** Changes to income and assets will affect extra help eligibility beginning in January 2007.
- If a redetermination makes the individual eligible for full “extra help”, he or she does not have to apply for Illinois Cares Rx.
- If a redetermination makes the individual eligible for partial “extra help” again or no extra help, the individual should apply for the new Illinois Cares Rx HIV Benefit.
- In 2006, ADAP was available for individuals who qualified for partial “extra help”. In 2007, Illinois Cares Rx assistance will replace ADAP assistance. By doing this, individuals can see decreases in costs to their non-ADAP drugs because Illinois Cares Rx assistance helps them get to catastrophic coverage under Part D. On a case-by-case basis, individuals may seek assistance from ADAP if Medicare Part D and Illinois Cares Rx will not cover an ADAP formulary drug.

If the individual is enrolled only in standard Medicare Part D.....

- In 2006, ADAP was available for individuals who did not qualify for any “extra help” assistance.
- Individuals with only standard Medicare Part D for 2007 and with incomes at or below about \$21,000 (and any amount of assets) must apply for the new Illinois Cares Rx. The new Illinois Cares Rx will replace ADAP assistance. By doing this, individuals can see decreases in costs to their non-ADAP drugs because Illinois Cares Rx assistance helps them get to catastrophic coverage under Part D. On a case by case basis, individuals may seek assistance from ADAP if Medicare Part D and Illinois Cares Rx will not cover an ADAP formulary drug.
- Individuals who do not qualify for the new Illinois Cares Rx HIV Benefit may still seek assistance from ADAP.