

Questions and Answers about My Illinois Cares Rx HIV benefit

Prepared by the AIDS Foundation of Chicago, AIDS Legal Council of Chicago and Health and Disability Advocates, November 2007

Who is this program for? The Illinois Cares Rx HIV benefit is for HIV-positive Medicare beneficiaries whose income is below about \$23,000 per year and who don't qualify for Medicare Part D's full Extra Help.

What is this program? Illinois Cares Rx HIV Benefit is a program designed to help people on Medicare Part D who would otherwise have high-co-pays they could not afford. The program began covering HIV drugs in 2007, when Governor Rod Blagojevich and the state General Assembly expanded the Illinois Cares Rx program to pay for HIV medications that are on the ADAP formulary and are your on Medicare Part D drug plan formulary. If you are enrolled in a coordinating Medicare Part D drug plan, you will not pay a monthly premium, and will only pay a small co-pay for these ADAP drugs.

-You must be HIV-positive and on Medicare.
-Your income must be less than about \$23,000.
-You will qualify if you are getting *partial* Extra Help.
-You don't qualify if you are also on Medicaid or already receiving *full* Extra Help.

What agency runs this program? This program is a partnership between the Illinois Departments of Healthcare and Family Services, Public Health, and Aging.

ADAP was working well for me. Why do I have to change to this new program? ADAP is meant for people who have no other insurance that covers drugs, or who can't afford the out-of-pocket costs of their insurance plan. Since you now have drug coverage through Medicare Part D, the state created this new program to help you afford your drugs through Medicare Part D. ADAP will now have more money for other people who have no other way to get their HIV drugs.

I got my drugs through ADAP before but now I am going on Illinois Cares Rx. How will I get my drugs now? Once you are on Illinois Cares Rx, you will no longer qualify for ADAP. You will get your medications through your Medicare Part D prescription drug plan. Illinois Cares Rx will pay your monthly premium, co-insurance and deductible, and will pay for your ADAP formulary medications during the "donut hole" (also called the coverage gap) as long as you are enrolled in a coordinating Medicare Part D drug plan. You will only have to pay a small co-pay for drugs on the ADAP formulary that are also on the coordinating plan's formulary. Drugs can be dispensed by any pharmacy that participates with your coordinating Medicare Part D plan. The coordinating Medicare Part D plan and Illinois Cares Rx will pay for the drugs, not ADAP.

How much will I pay for drugs on the ADAP formulary that are also on my coordinating Medicare drug plan formulary? You will pay \$2.25 for a generic prescription or \$5.60 for a brand-name prescription in 2008, as long as that drug is on the ADAP formulary and the formulary of your coordinating Medicare Part D drug plan for the entire calendar year.

Am I eligible for the Illinois Cares Rx HIV Benefit? To be eligible for the program, you must 1) be HIV-positive; 2) be enrolled in Medicare; 3) had income below about \$22,800 in 2006 but are not eligible for Medicaid or full Extra Help. There is no asset limit. You should apply even if you think your income may be a little too high. Some types of income are not counted when determining eligibility.

If your income is between approximately \$13,800 and \$15,300 this year, you should also be eligible for partial Extra Help through the Social Security Administration, and you will pay even less out of pocket for those drugs not on the ADAP formulary or otherwise covered by Illinois Cares Rx.

What if my income is over \$22,800? If your income is too high to qualify for the new benefit, you can stay on ADAP. You should not go without food, housing, or other basic needs because your medication is too expensive. However, even if you are on ADAP, if you are eligible for Medicare Part D, you must also enroll in a Part D plan and pay the monthly premium. Medicare Part D may help you afford drugs you take for other medical conditions.

How do I apply or reapply for Illinois Cares Rx HIV benefit?

- **Apply or reapply for Illinois Cares Rx.** Even though you may have received a paper application, it is much better to apply online at <http://www.illinoiscaresrx.com>. You should apply as soon as possible. Be sure to answer “yes” to the question about your HIV status. By doing this, you will be charged the correct cost sharing at the pharmacy.
- **Apply or reapply for Extra Help** available under Medicare Part D through the Social Security Administration (SSA). Apply online at <http://www.socialsecurity.gov/prescriptionhelp/> or contact SSA at 1-800-772-1213 or 1-800-324-0778 (TTY for hearing impaired). *If you are determined not eligible for Extra Help, you may still receive prescription drug benefits under Illinois Cares Rx.* If you currently have Extra Help under Medicare Part D, you do not have to reapply unless notified to do so by the Social Security Administration. Be sure to follow the directions provided in any Extra Help redetermination letter. You should also contact the Social Security

Administration to determine if you should reapply for Extra Help if there is any change in your circumstances after your application is approved or denied.

- **Enroll in a coordinating Medicare Part D plan that covers medications on the ADAP formulary:** You must also make sure you are enrolled in a Medicare Part D plan that 1) covers the medications on the ADAP formulary and 2) coordinates with Illinois Cares Rx. If necessary, you will have to switch plans. If you switch plans, do so by contacting your new plan, not your old one. Be sure to notify the new plan that you are enrolled in the “Illinois Cares Rx HIV Benefit”. This will ensure that you are charged the correct cost sharing at the pharmacy.

What is the deadline to re-apply? You must apply or re-apply immediately because it will take several weeks for the Extra Help and Illinois Cares Rx applications to be processed. To avoid problems, all applications should be filed by December 8. For fastest processing, apply online at <http://www.socialsecurity.gov/prescriptionhelp/> and <http://www.illinoiscaresrx.com>.

Which Medicare drug plan should I choose? To obtain the best benefits, you must choose and enroll in a plan that:

- 1) coordinates with Illinois Cares Rx AND
 - 2) covers the medications on the ADAP formulary.
- You can find the ADAP formulary here:
<http://www.idph.state.il.us/health/aids/adap.htm>

If you are enrolled in Original Medicare, there are six coordinating plans (see box). There are more plans if you choose to be in a Medicare Advantage managed care plan. You can switch plans any time between November 15, 2007 and December 31, 2007, but you should do so no later than December 8 to avoid problems. If you take medications for other medical conditions, you should check to make sure that those prescriptions are covered by the plan you select.

**2008 Illinois Cares RX
Coordinating Plans
(if you are in Original
Medicare)**

- AARP Medicare Rx Preferred (new name)
- First Health Part D Premier (new for '08)
- Humana PDP Standard (new for '08)
- Silverscript (new for '08)
- United HealthRx Basic
- WellCare Signature

What about drugs that are not on the ADAP formulary that I take for other medical conditions? If you have other medical conditions, you can obtain the medications through your Medicare Part D plan if they are on the plan formulary. However, you will have to pay out-of-pocket costs, such as a deductible, co-insurance, and/or co-pays. The good news is that because your HIV drugs are expensive, you will probably only have to pay these costs for a month or two

before you reach the “donut hole” and Medicare starts paying 95% of your drug costs.

Can I still get medications through mail order? Yes. Contact your Medicare Part D prescription drug plan for information. You may be able to save money by paying a lower co-pay. Ask your doctor for a prescription for a 90-day supply of medication for mail order drugs. You can also obtain medications from pharmacies that participate in your Medicare Part D plan.

What if I have a problem getting drugs that are on the ADAP formulary, or the plan charges me the wrong co-pay? If you have any problems, contact Health and Disability Advocates at (312) 223-9600 or AIDS Legal Council of Chicago at (312) 427-8990. They will help you identify the problem. If a drug is not covered by the plan you selected, you should ask your doctor to request an exception from your Medicare Part D plan. If you continue to have problems, you may be able to obtain drugs from ADAP. Remember, it’s critical that you do not miss a dose of HIV medications, and ADAP will still be there to help.

Additional Resources

Health and Disability Advocates (312) 223-9600 [www. http://www.hdadvocates.org](http://www.hdadvocates.org)

AIDS Legal Council of Chicago (312) 427-8990, [www. www.aidslegal.org](http://www.aidslegal.org)

AIDS Foundation of Chicago: [http://www. www.aidschicago.org/advocacy/medicare.php](http://www.aidschicago.org/advocacy/medicare.php)

Extra Help: [http://www. www.socialsecurity.gov/prescriptionhelp/](http://www.socialsecurity.gov/prescriptionhelp/)

Illinois Cares Rx: [www. www.illinoiscaresrx.com](http://www.illinoiscaresrx.com)

Illinois AIDS Drug Assistance Program: [http://www. www.idph.state.il.us/health/aids/adap.htm](http://www.idph.state.il.us/health/aids/adap.htm)