



Information Partners Can Use on:

# People with HIV/AIDS

**Medicare Prescription Drug Coverage**

**Revised October 2007**

This tip sheet explains how a person with HIV/AIDS can benefit from Medicare's prescription drug coverage. It's important for people with Medicare to review and compare their health care and prescription drug coverage each year.

## **What is Medicare prescription drug coverage?**

Medicare prescription drug coverage is available to all people with Medicare. Medicare drug plans provide insurance coverage for prescription drugs. These plans are offered by insurance companies and other private companies approved by Medicare. Plans cover both generic and brand-name prescription drugs. Like other insurance, people with Medicare will pay a monthly premium and pay a share of the cost of the prescriptions. Costs will be different depending on the drug plan they choose.

## **What do people need to know about Medicare prescription drug coverage if they have HIV/AIDS?**

- All Medicare drug plans will cover all antiretroviral medications.
- Enrollment in a Medicare drug plan is optional.
- Enrollment for Medicare drug plans is from November 15–December 31 each year for people who already have Medicare.
- There may be “extra help” paying Medicare prescription drug costs.
- Even if they don't qualify for extra help, they should consider joining a Medicare drug plan.

## **What if they already get help from an AIDS Drug Assistance Program (ADAP)?**

Most ADAPs only cover HIV/AIDS related medications. Since these ADAPs don't cover other drugs, it's not as good as Medicare drug coverage. ADAPs vary by state so people should contact their ADAP to learn how it will work with Medicare's drug coverage.

**Note:** If people don't have coverage at least as good as Medicare and delay joining a Medicare drug plan, they may have to pay a higher premium later.



## **What if a person doesn't join a Medicare drug plan and decides to stay with an ADAP?**

The ADAP may require them to join a Medicare drug plan to get ADAP benefits. An ADAP can cover Medicare drug plan premiums, deductibles, coinsurance, and/or copayments to help with drug costs. Check with the ADAP to see if they require a person to join a Medicare drug plan or if they will help to pay for these costs.

## **How does a person with Medicare get extra help paying for prescription drug costs?**

A person may qualify for extra help paying for drugs if they have limited income and resources. If they have Medicaid, a Medicare Savings Program, or Supplemental Security Income (SSI), they will automatically get the extra help and don't need to apply for it. Others will need to apply for extra help and can request an application from Social Security by calling 1-800-772-1213 or visiting [www.socialsecurity.gov](http://www.socialsecurity.gov) on the web to apply online. TTY users should call 1-800-325-0778, between 7:00 a.m. and 7:00 p.m. Monday through Friday. After they apply, they will get a notice in the mail that tells them if they qualify. Social Security's application process provides a person with the quickest aid decision. A person with Medicare can also apply at their local Medicaid office. Each state determines who qualifies for the extra help or other assistance their state provides.

## **For more information about Medicare prescription drug coverage...**

- Visit [www.medicare.gov](http://www.medicare.gov) on the web. Under "Search Tools," select "Medicare Prescription Drug Plan Finder" to get personalized information about Medicare drug plans.
- Call the State Health Insurance Assistance Program (SHIP). (See a copy of the "Medicare & You" handbook for the telephone number.)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

## **For more information about AIDS Drug Assistance Programs...**

- Visit [www.hab.hrsa.gov/programs/t2roster.htm](http://www.hab.hrsa.gov/programs/t2roster.htm) on the web to find the contact information for each state's ADAP.

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