

Helpful medications are prescribed every day to millions of people. These medications allow individuals to maintain a more independent lifestyle. A person's quality of life may depend on whether he or she takes prescribed medications on a regular basis. However, some people find themselves unable to take their medications because of the high cost. The following information is provided to help disabled or elder Floridians, their caregivers, and families make informed choices about prescription drug assistance.

## Medicare Prescription Drug Coverage

Medicare encourages all beneficiaries to have some type of creditable prescription coverage. This may be accomplished through an approved employer group plan or other insurance, a Medicare Part D stand-alone Prescription Drug Plan (PDP), or a Medicare Advantage Prescription Drug Plan (MAPD). If you have a limited income, you may be eligible for **Extra Help**, also known as the low-income subsidy program, which will lower your Medicare drug plan out-of-pocket costs.

For help comparing Medicare drug plans, or applying for the Extra Help program, contact the **SHINE** (Serving Health Insurance Needs of Elders) Program by calling the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).

## Medicaid Assistance



Some Medicaid programs help pay for premiums, deductibles, and coinsurance for certain people who have a limited income and are entitled to Medicare. Individuals eligible for a **Medicare Savings Program** may also qualify for Extra Help with Medicare prescription drug costs. The programs are Qualified Medicare Beneficiary (QMB), Special Low-Income Medicare Beneficiary (SLMB), and Qualifying Individuals 1 (QI-1).

For more information or help applying for the Medicare Savings Programs, contact the **SHINE** (Serving Health Insurance Needs of Elders) Program by calling the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).



## Pharmaceutical Assistance Programs

A variety of pharmaceutical assistance programs (PAPs) are available to help individuals who generally have no prescription coverage save on their medications. PAPs provide drugs at a reduced price and in some cases at no cost to eligible individuals. Coordination is achieved through a physician, community health center, or pharmacy.

For more information on PAPs eligibility and application forms, contact a **SHINE counselor** by dialing the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).

## Community Health Care Centers and Rural Health Clinics

**Community Health Care Centers** throughout Florida accept Medicare assignment. Medicare beneficiaries may receive the following benefits through Community Health Care Centers: the Medicare annual Part B deductible (\$185) is usually waived; traditional benefits such as lab services and x-rays; on-site pharmacy services and dispensing of drugs are offered by most centers; and dental services and other health care-related services are provided. Income-eligible seniors receive services for free or on a sliding scale. Centers are staffed by board certified or eligible physicians and are open to anyone needing medical services.



For beneficiaries living in rural areas, **Rural Health Clinics** offer similar benefits as listed above with the exception that the Part B deductible is not waived. To find a local Community Health Care Center or Rural Health Clinic, you may call the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).

## Military Programs

Veterans' benefits are available to individuals who have served in the U.S. military with an honorable discharge. Prescription drugs are dispensed according to priority groups. For questions regarding your health benefits you may call **1-877-222-8387** or visit the Veteran Affairs' website: <http://www.va.gov/HEALTHBENEFITS/cost/copays.asp>.



TRICARE offers a health care plan for personnel 65 and over who have **retired** from any of the seven uniformed services. Coverage includes senior pharmacy benefits. You must be eligible for Medicare Part A, enrolled in Part B, and registered in the Defense Enrollment Eligibility Reporting System (DEERS) to receive all benefits. More information on the TRICARE-for-Life program may be found online at <http://tricare.mil> or <http://www.military.com/benefits/tricare>. You may also call **TRICARE Customer Service** toll-free at **1-866-773-0404**.



## Internet Pharmacies and Imported Drugs



According to the Food and Drug Administration (FDA), consumers in the United States and around the world face a real threat from Internet pharmacies that illegally sell potentially substandard, counterfeit, or otherwise unsafe medicines. Buying from fake online pharmacies can be dangerous, or even deadly. Also, medicine bought over the Internet from foreign sources, from storefront businesses that offer to buy foreign medicine for you, or during trips outside the United States, may not be safe or effective.

FDA cannot help you if you have problems with medicine you get from outside U.S. regulation and oversight. Please consider the discount programs offered in the U.S. before looking at unregulated programs from other countries.



## Florida Discount Drug Card Program

The Florida Discount Drug Card program is designed to help lower the cost of prescription drugs for all Floridians. Residents may participate regardless of age, income, or pre-existing conditions. There are no waiting periods or membership fees, and for a one-time \$1.50 activation fee (added to the first prescription), the card may be activated instantly.

**Additional savings** may be available depending on the quantity, and the type and brand of the drug purchased. Call the Help Desk number below to inquire about savings, or click on the "Drug Pricing Tool" on the program website.

For more information regarding the discount drug card program, call the Help Desk or visit the website at:

**1-866-341-8894 (TTY 711)**

[www.FloridaDiscountDrugCard.com](http://www.FloridaDiscountDrugCard.com)

## Need Help?

For help with information in this publication or other Medicare benefits, rights, and options, contact the Florida **SHINE (Serving Health Insurance Needs of Elders)** Program by calling the **Elder Helpline** toll-free at 1-800-96-ELDER (**1-800-963-5337**) or visit our website at [www.floridashine.org](http://www.floridashine.org).

SHINE volunteer counselors provide free and unbiased counseling and information on Medicare, Medicaid and other health insurance issues. SHINE is funded by the Administration for Community Living.

