



7 Tips

To Help You To Help Your Parent With Medicare Part D Prescription Drug Coverage

1 HOW TO PREPARE FOR THE CONVERSATION

Before starting the conversation it is best to understand how Medicare Part D works and the types of decisions that will need to be made in order to select the right plan. To begin, visit some of the web sites that help to explain the Medicare Part D prescription drug program. These sites will outline the information to gather prior to selecting a plan, and the plan choices in your parents' area.

The best first resource is: *medicare.gov* where you will learn everything that you need to know about Medicare Part D, and you will be able to compare different plans based on the drugs they cover, the pharmacies in their network and the different cost structures of each plan.

Other sites to visit might include:

- www.eldercare.gov
- www.medicareinteractive.org
- www.aarp.org

Familiarize yourself with the plans offered in your parents' area by visiting the individual web sites of these plans. If your parent has a Medicare Advantage plan, learn what kind of prescription drug plan benefits are now being offered.



2 WHEN TO DISCUSS

While not necessarily a sensitive topic, determining the time to discuss it will primarily be based on the type of relationship your family members have, and your parents' perception of what is personal. If your family likes lively debates or controversial discussion, you could open the topic in a broad sense at dinner or in a group with, "I've been reading about the new Medicare drug bill and it is pretty confusing." Other members who are familiar might chime in, and then you can segue to offering assistance.

On the other hand, if your family tends to be more private or you think it would be embarrassing for your parent to accept help, it would be best to offer the assistance



when others are not around. Private times that would not look to be contrived include while driving together in the car or sitting quietly between family activities.

Most important is to be sensitive to the prior family dynamics, relationship issues, and the current mood and setting. If your parent is already overwhelmed with other issues, then be sensitive to that and select a time when you are both calm and able to focus on the topic without too much distraction.

3 WHAT HURDLES MIGHT NEED TO BE OVERCOME?

The changing dynamic of your relationship with your parent can be threatening or even frightening to some elderly adults. It may also be uncomfortable for a child who has not assisted in healthcare or financial decisions in the past to take on this role. Additionally, our cognitive abilities decline as we age and taking in complex information becomes more difficult, which may be an embarrassment by your parent. Or, they may be in denial that they are unable to grasp complex details and may become defensive or insulted at the suggestion they need help.

Consider the following when mentally preparing to become a support to your parent:

Think about the type of relationship that you have had with your parent over the years.

- If there has been a control or power issue, make sure to diffuse this when taking on the supportive role and be aware of the tendency to reverse this dynamic.

- If your parent has always been the nurturer and has not ever leaned on you for support, there might be a discomfort now in changing the role. Remind them how happy you are to be there to help with this difficult task.

Some tips to help with this evolving relationship include:

- Expect possible discomfort and do not take it personally.
- Be patient since your parent may have declining cognitive abilities.
- Use humor as appropriate to keep things light, but never make fun of your parent during the process.
- If they seem overwhelmed by the information, agree that it is a lot to take in so they feel you are empathetic and supportive.
- Approach the process as a team—do not do for them what they can do for themselves; respect their intelligence and do not do all the thinking.

4 HOW TO START THE CONVERSATION

Start by asking your parents if they are familiar with the new Medicare Prescription Drug Plan so you get an idea of what they know and their needs. Let them know that you have been reading about it and found it a bit confusing so you did some further research in case your parent wanted some help.

If you have online access, suggest you review some of the information together online prior to actually enrolling—begin to warm them up to the process and to have them ask questions.

Be familiar with the sites you visit together so that you are comfortable navigating and know which information is valuable.

Key points:

- Do not be authoritative or patronizing.
- Identify with them by confirming how difficult it must be to make this decision due to all of the choices and information presented.
- If they are resistant to your help, suggest they review some of the materials available that explain the program and offer to obtain the materials for them. Follow up after providing these materials and offer again to help select a plan.

5 PRIOR TO HELPING TO ENROLL

Before delving into the details of the prescription drug plans, let your parent know the steps you will take together so that everything is clear and there is a team effort. You may even want to write down an outline of the steps and check off the steps as completed.

- The first step is to figure out whether a new drug plan is needed. (Ask about their current coverage: Retiree, Union, Veteran's Association, Health Plan, Medi-Gap.)
- The second step is to choose what type of plan best meets their needs.
- The third step is to discuss whether to consider only a prescription drug plan option, or a plan that offers healthcare coverage as well, such as a Medicare Advantage plan with prescription drug coverage.



The following information will be needed to select the right prescription drug plan:

- A list of current drugs taken (It would be best to have the actual prescriptions or pill vials for entering dosage and type.)
- Health conditions that have not yet been treated with drugs that have been discussed with a physician. Probe as necessary and as is comfortable using your knowledge of prior health issues and family history. These health conditions should be considered when planning for upcoming prescription drug costs.
- Have a record of monthly and annual prescription drug costs.
- Determine preferred pharmacies, and ask about mail order use.
- If you believe your parent might qualify for low income subsidy, review the qualifications and enrollment process at: socialsecurity.gov

6 HOW TO DETERMINE WHETHER TO ENROLL, AND IN WHICH PLAN

Medicare Prescription Drug Coverage is actually insurance that your parent is covered against the high cost of prescription drugs. If your parent will see no or minimal savings at this time, you should consider enrolling in a low or no-premium plan to assure that they have the coverage should they need it later. And, keep in mind that there is a 1% penalty that will be added in the future if they enroll after the May 2006 deadline.

If your parent has decided to enroll in a plan, together you can select the plan that will save them the most in annual out-of-pocket costs. While there are many plans with no or very low premiums and/or deductibles, remember to look at ALL of the costs before making a selection. The tools on medicare.gov will include all of the costs for each plan and will provide a list of plans in the order of highest to lowest cost plans to help you make the right selection.

Many of the individual prescription drug plan's web sites also provide calculators to determine costs and to help you select from the many options of plans that they offer. However, not all of these calculators factor in the premiums, co-pays and co-insurance in the same way. Do not be swayed by what appears to be the lowest cost option, such as a low premium or a low co-insurance. Remember that the co-insurance payment is based on the cost of the drug, and this is a cost that can change. The other cost to consider will be coverage during the "doughnut" hole or coverage gap. Make sure **ALL out-of-pocket costs** are considered before selecting a plan.

7 HELPING TO ENROLL

After visiting one or more of the web sites listed and determining which plan is best for your parent based on their needs—considering the drugs they currently and potentially might take, and their actual out-of-pocket cost savings, you will be ready to help them to register. Also be aware of a plan's restrictions, such as requiring only generics from a certain drug category. Be familiar with each plan's appeal process should your parent later be prescribed a drug that is not covered and would need to appeal for the coverage of that drug.

If you enroll in a plan and wish to switch plans, you should do that prior to May 2006. After that, a plan can only be changed once per year during the specified time period.

If you still have questions and require additional assistance, contact these resources:

1-800-633-4227 to speak with someone at the government's Medicare Part D support center.

1-800-434-4224 for the Health Insurance Counseling and Advocacy Program and to find Medicare counselors in your county.

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