



## **Do you benefit from the new Medicare law?**

### **Drug Companies Are Protected From Negotiating Lowest Price**

Prohibits Medicare from negotiating better prices, and blocks re-importation of drugs from other countries at lower prices.

### **Seniors Are Forced Into HMOs And Increased Medicare Premiums**

Plan is "voluntary" - but forces millions of seniors to pay more to keep their doctor.

### **Millions Of Seniors Will Pay More For Their Drugs**

Up to 6 million low-income seniors who get additional assistance from Medicaid will have to pay more for their prescriptions; imposes an unfair assets test that disqualifies seniors if they have modest savings.

### **2 to 3 Million Seniors Will Lose Current Retiree Drug Coverage**

The Medicare bill creates financial incentives for employers to drop retiree coverage.

### **The Medicare Law Provides A \$6 Billion Tax Benefit For Wealthy Americans**

A \$6 billion tax loophole for new health savings accounts directly benefits affluent Americans with high-deductible insurance policies - it undermines employer coverage and adds to the number of uninsured.

### **Half of all Seniors Are Without Drug Coverage for Part of Every Year**

Even though the bill requires seniors to pay premiums year round, its \$2,800 gap- where seniors must pay all drug costs- hurts the middle class and leaves many seniors without coverage for part of the year.

### **Asset Testing Makes Many Seniors Ineligible For Assistance**

Any senior with assets greater than \$6,000, not counting car or home, is ineligible for low-income assistance.

## **Congresswoman Betty McCollum**

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# Four Questions You Should Ask Before Choosing A Medicare Drug Card

1. Does this card provide a discount for my drugs?
2. Which card provides the greatest discount for my drugs?
3. Does my pharmacy accept the Medicare drug card?
4. Is a discount guaranteed by the card?

# Five Things You Should Know About The Medicare Drug Card

## **When will the new Medicare drug card be available?**

Private companies offering Medicare cards can begin to sign people up in May 2004, and you can begin to use the drug card starting June 1, 2004.

## **How much will the Medicare drug card cost?**

Cards will cost up to \$30 (the price will be set by the company that offers the card). You will pay once for a card that covers June-December, 2004 and pay again for a card that covers the full year 2005.

## **How many Medicare drug cards are available in Minnesota?**

There are 48 drug discount cards available in Minnesota, and 75 available nationwide.

## **What drugs will be discounted under the new Medicare drug card?**

Each card must provide a discount on at least one drug to treat most health conditions, but you may find that only some (or none) of the cards cover the specific drugs you are now taking.

## **Where can I use my new Medicare drug card?**

You will only be able to use your Medicare card at specific pharmacies, and participating pharmacies will vary from card to card. You should check to see if the card you are considering has a participating pharmacy close enough to where you live.

# Take Control: Don't Be A Victim!

At least 17 states have already reported scams involving the new cards. Con artists are selling fake discount cards, often in order to obtain private information from beneficiaries that could be used to file false claims.

Look for the Medicare-approved seal on the card authenticating that it is a "Medicare-approved" card (although this is no guarantee, since scam artists may be copying the seal).



You should NEVER share personal information such as their bank account number, social security number or health insurance card number (or Medicare number) with any individual who calls or comes to the door claiming to sell ANY Medicare related product.

If you suspect that someone is selling fake Medicare drug discount cards, please contact:

**Minnesota Attorney General  
Consumer Protection Division**  
1400 NCL Tower  
445 Minnesota Street  
St. Paul, MN 55101  
(651) 296-3353  
TTY: (651) 297-7206



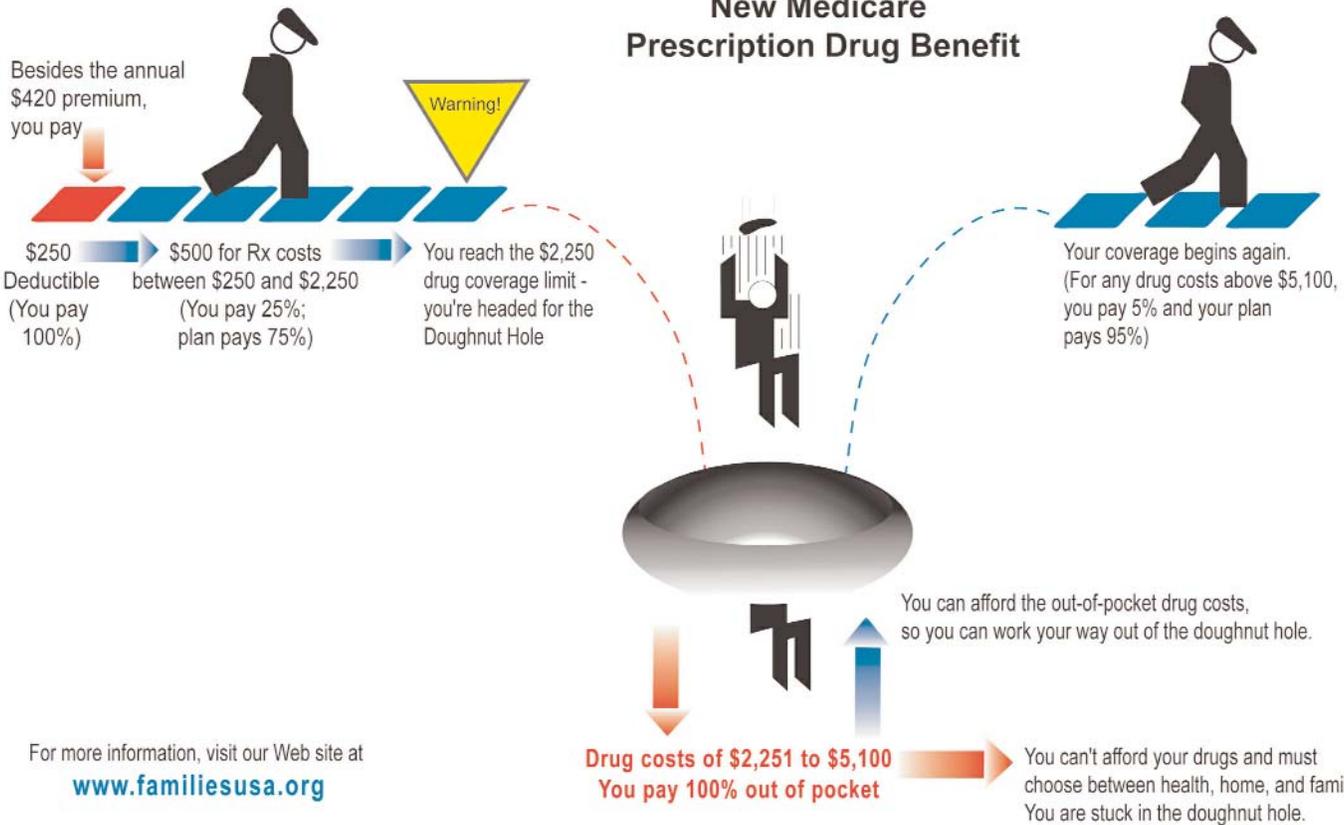
Congresswoman McCollum is committed to ensuring the dignity, health, and quality of life for all seniors.

## Help For Seniors With Low Incomes

Medicare will provide additional assistance to beneficiaries who qualify based on low incomes and limited assets. Beneficiaries who are eligible for full Medicaid benefits will begin to receive drug benefits under Medicare rather than Medicaid in 2006.

Below the threshold, those with incomes under 150% of poverty may qualify for reduced premiums and copays.

## Welcome to the New Medicare Prescription Drug Benefit



For more information, visit our Web site at  
[www.familiesusa.org](http://www.familiesusa.org)

## Useful Resources

### Medicare

<http://www.medicare.gov/>  
1-800-MEDICARE

### Minnesota Senior Federation

<http://www.mnseniors.org/>  
651-645-0261

### Minnesota Senior Linkage Line

1-800-333-2433

### Minnesota Board on Aging

<http://www.minnesotahelp.info/>  
651-296-2770

### Families USA

<http://www.familiesusa.org/>  
202-628-3030

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