



## **You May Save Money This Year with a Discount Drug Card**

Richard, age 72, is grateful for his good health, but his ritual remains the same. Each month he fills his prescription to reduce his cholesterol, and carefully cuts each pill in half to save money on his prescription drug costs.

At least Richard takes his medication. According to a recent study by Harris Interactive, millions of Americans are choosing not to fill prescriptions, hedge the doses or take their medications less often than prescribed. The rising cost of prescription drugs often finds people, especially seniors, standing at the well without a bucket: plenty of medications are available, but they can't get to them because they can't afford them.

Medicare changes signed into law in December 2003 start to address this problem. Until January 1, 2006, Medicare is providing discount cards through private companies to offset the cost of prescription drugs -- 10 to 15 percent off a person's total prescription bill. The card itself costs no more than \$30. (A person can only get one Medicare discount card at a time.)

There is additional help for people with incomes less than \$12,500 a year, or for couples whose joint income is less than \$16,800 a year. However, if you already participate in a state Medicaid program with drug coverage, you are not eligible for the Medicare discount card.

According to AARP, each discount drug card is different -- each one offers a variety of drugs. So which card is best for you?

Medicare suggests you first list all the medications you are currently taking. Ask your pharmacy for a printout or look at the prescription bottles. Write down:

- The name of the drug
- The dose (pill strength)
- How often you take the drug
- What you pay for each drug

Then consider which card offers discounts on the drugs you need (including generic alternatives). Also consider the choice of pharmacies in your area: which location is most convenient for you?

Medicare provides a “Guide to Choosing A Medicare-Approved Drug Discount Card”, and you can find answers to a few questions on its website that narrow your choices. In addition, *AARP The Magazine* has a simple worksheet available on its website to help you pick the card that’s right for you. You may even decide the discount card does not provide an additional benefit, given your current insurance (see resources below).

The discount card is only the first phase of changes in Medicare law to help with prescription drug costs. More changes are on the horizon. On January 1, 2006, a Medicare drug benefit will go into effect that will replace discount cards. Medicare hopes that eventually seniors will be able to stand at the well, and have tools to access the prescription drugs they need for better health.

For more information, visit:

- Medicare – 1-800-MEDICARE (1-800-633-4227 or TTY 877-486-2408)  
**[www.medicare.gov/AssistancePrograms](http://www.medicare.gov/AssistancePrograms)**
- AARP: Medicare Prescription Drug Discount Cards: Which One Should You Pick?  
**[www.aarp.org/Articles/a2004-03-22-rxdiscountcards.html](http://www.aarp.org/Articles/a2004-03-22-rxdiscountcards.html)**
- AARP The Magazine for a Discount Card Worksheet to compare cards.  
**[http://assets.aarp.org/www.aarpmagazine.org/promotions/discount\\_card.pdf](http://assets.aarp.org/www.aarpmagazine.org/promotions/discount_card.pdf)**

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