

STATE  **WIDE**

New York StateWide Senior Action Council, Inc
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www.nysenior.org

EPIC

Elderly Pharmaceutical Insurance Coverage



NY StateWide Senior Action Council
Presented by: Outreach Counselor, Gene Dumlao

Overview

- **StateWide Senior Action Council**
- **Medicare**
- **Open Enrollment**
- **EPIC**
- **Low Income Subsidy/Extra Help**
- **End Medical Debt**

StateWide: Who We Are

- **New York StateWide Senior Action Council** is a grassroots membership organization made up of individual senior citizens and senior citizen clubs, and organizations from all parts of NYS.
- StateWide has a strong history providing outreach and education to senior citizens and their families since 1972.
- StateWide is the only organization in NYS that is **governed and directed by seniors** and that advocates for seniors on a grassroots level.



StateWide Programs

Patient's Rights Helpline

Toll free number to assist hospitalized and institutionalized patients and their families with their rights.



MCCAP (Managed Care Counseling & Assistance Program)

To inform, educate and assist seniors and their families in making the best and most informed decisions regarding their healthcare in NYS.

Senior Medicare Patrol (SMP)

Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

Call our Medicare Helpline at 800-333-4374

Your Medicare Coverage Choices:

ORIGINAL MEDICARE

Part A
Hospital
Insurance

Part B
Medical
Insurance

YOU CAN ADD:

Part D
Prescription
Drug Coverage

**Supplemental
Coverage
(Medigap)**

MEDICARE ADVANTAGE (PART C)

Part A
Hospital
Insurance

Part B
Medical
Insurance

MOST PLANS INCLUDE

Part D
Prescription
Drug Coverage

SOME PLANS INCLUDE

- Lower out-of-pocket costs
- Extra benefits

Exciting Changes to Part D

- **In 2023**, insulin costs for people with Medicare will be capped at \$35 per month with no deductible.
- **For plan years 2024 - 2029**, annual premium growth for Part D coverage will be limited to 6%.
- These out-of-pocket limits will greatly help people with chronic conditions who face high drug costs and older adults living on fixed incomes by providing more predictability and protection from catastrophic costs.



Exciting Changes to Part D

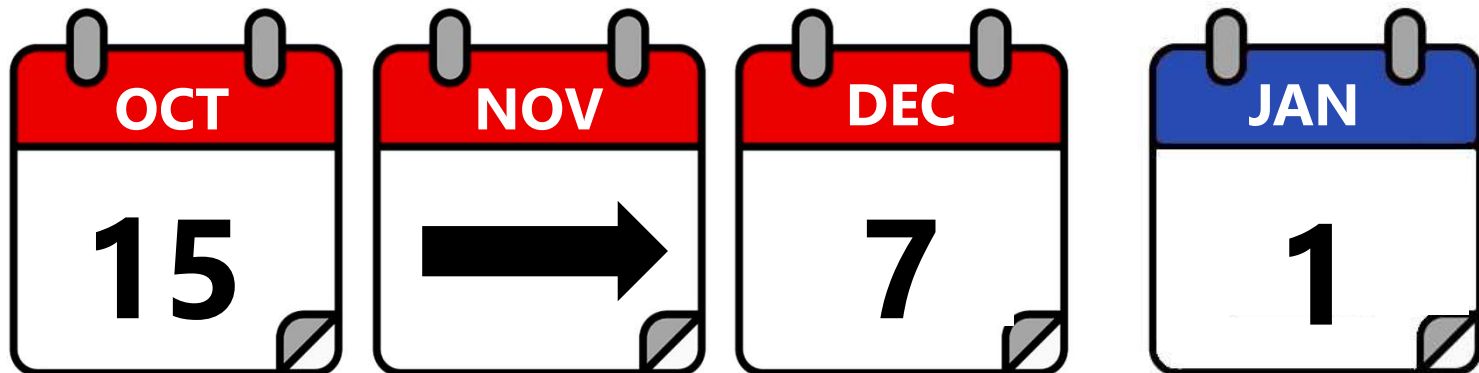
Expands No-Cost Coverage of Vaccines for People with Medicare

- **In 2023**, people with Medicare will be able to receive all recommended vaccines without cost sharing.
- The IRA aligns vaccine coverage under Part B and Part D and eliminates cost-sharing and deductibles for vaccines covered under Part D, such as shingles.
- The IRA also improves access to vaccines for adults with Medicaid by requiring coverage of all recommended vaccines, including administration, with no cost sharing and enhancing federal reimbursement to states.



Medicare Open Enrollment Period

- The Medicare Open Enrollment Period, often called the Annual Election Period (AEP) is Oct 15th through Dec 7th every year.
- During this time, you can enroll, dis-enroll or switch – Original Medicare, Medicare Advantage Plan and/or Part D.
- Last choice made during the AEP will be Effective January 1, of the following year.



OPEN ENROLLMENT PERIOD

**COVERAGE
BEGINS**

Common Enrollment Fraud Tactics

- Contacting potential enrollees directly without prior permission.
- Pressuring enrollees with false time limits, limited time offers or non-existent early bird discounts.
- Cherry picking – only enrolling healthy candidates.
- Offering free gifts of more than \$15 in value or that are given on condition of enrolling in a plan.
- Dishonest brokers enrolling beneficiaries in plans without their knowledge. Ex: by colluding with nursing home or retirement community administrators.

**ENROLL NOW RECEIVE
FREE GIFT**



Call our Medicare Helpline at 800-333-4374

How Can I Save Money On My Medicare Costs?



What is EPIC?

EPIC (Elderly Pharmaceutical Insurance Coverage) is the New York State Pharmaceutical Assistance Program that **helps older adults with Medicare pay for prescription drug costs.**

- **It helps more than 325,000 income-eligible seniors aged 65 and older** to supplement their out-of-pocket Medicare Part D drug plan costs.
- Seniors can apply for EPIC **at any time of the year** and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage.



Call our Medicare Helpline at 800-333-4374

EPIC - Am I Eligible?

Qualifications:

- Must be a New York state resident.
- Must 65 years of age or older.
- Be enrolled or eligible to be enrolled in a Part D.
- Cannot have Full Medicaid (Spenddown OK).
- Must have previous year annual income of:
 - ✓ **Single: \$75,000 or less**
 - ✓ **Married living together: \$100,000 or less, combined**



EPIC - Plans

EPIC has two plans based on income.

- The **Fee Plan** is for members with income up to \$20,000 if single or \$26,000 if married.
- The **Deductible Plan** is for members with incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married.



EPIC Fee Plan

The **Fee Plan** is for members with income up to \$20,000 if single or \$26,000 if married.

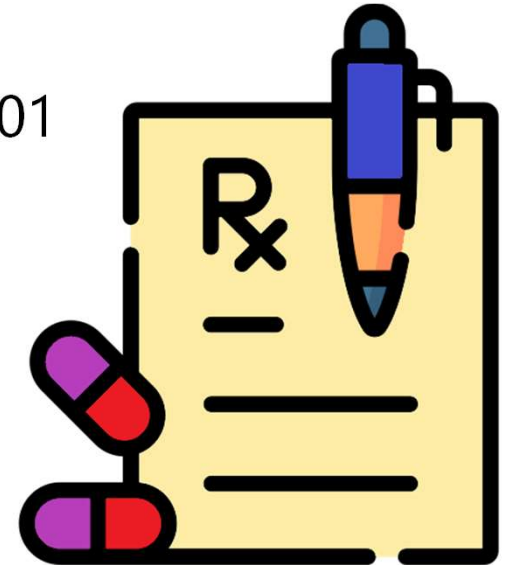
- Members pay a quarterly or annual fee to EPIC ranging from \$8 to \$300 based on their prior year's income.
- EPIC pays the Medicare Part D plan premiums up to \$42.43 per month in 2022 for members in the Fee plan.



EPIC Deductible Plan

The **Deductible Plan** is for members with income ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married (after meeting your plan's deductible)

- Members must meet an annual EPIC deductible based on their prior year's income before they pay EPIC co-payments for drugs.
- EPIC pays the Medicare Part D drug plan premiums up to \$42.43 in 2022 for members in the Fee Plan.
- EPIC reduces deductibles by \$510 in 2022, (if single making over \$23,000 or married over \$29,000.)



EPIC – Prescription Costs to You

EPIC is a safety net in case of unforeseen medication needs because it caps prescription drug costs at **\$20 per prescription** once any drug plan and EPIC deductible has been met.

EPIC's CO-PAYMENT SCHEDULE

Prescription Costs:

The Senior Pays:

Up to \$15	\$3
\$15 to \$35	\$7
\$35 to \$55	\$15
Over \$55	\$20

EPIC - What's Covered?

- New prescriptions and refills
- Insulin, insulin syringes and needles
- Brand name and generic prescription drugs
- Quantities up to your Part D plan's limits

EPIC coverage runs from January 1st to December 31st of each year. If enrolled after January 1st, coverage will still end on December 31st



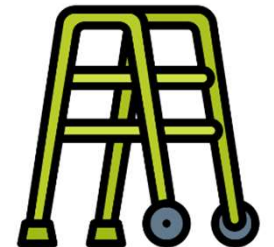
EPIC - What's NOT Covered?

- Any drug purchases before a member joins EPIC, before joining Part D or drug purchases made in the Medicare Part D deductible
- Drugs not covered by Part D unless it is an approved Part D-excluded drug
- Medicines that do not require a prescription (such as aspirin or vitamins);
- A small number of drugs, known as DESI drugs



EPIC - What's NOT Covered?

- The purchase of medical devices (ex: diabetes supplies, test strips, glucometers, walkers, medical supplies (ex: cotton balls, Band-Aids®, eyeglasses)
- Prescriptions purchased at a pharmacy not participating in EPIC or located outside of New York State.



Drugs sold by manufacturers that do not participate in EPIC's Manufacturer's Rebate Program.

How to Use EPIC

- Show both your Medicare Part D drug plan and EPIC cards to your pharmacist. Tell your pharmacist that you have prescription coverage through both plans.
- Tell your pharmacist that your Medicare Part D drug plan is your primary prescription coverage, and all claims for prescription medications must be submitted to Medicare Part D first and then to EPIC.
- EPIC will cover Medicare Part D- and EPIC-covered drugs **after any Medicare Part D and your EPIC deductible is met.**



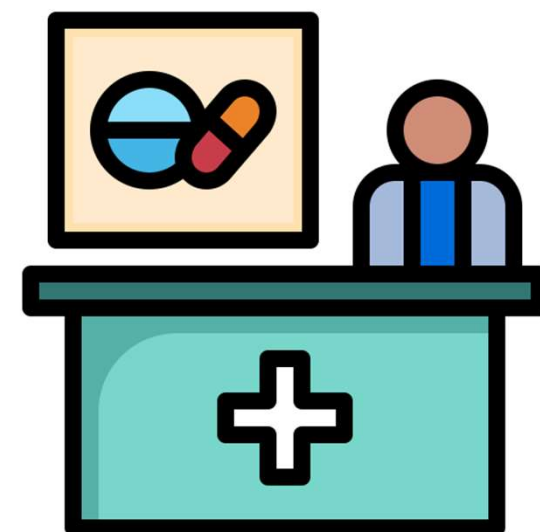
EPIC - Where Can I Get my Prescriptions?

Participating Pharmacies

- You must use a participating pharmacy in New York State to receive EPIC benefits.
- You should choose a pharmacy that participates in **both EPIC and your Medicare Part D drug plan to maximize benefits.**

Mail-Order Pharmacies

- There are some mail-order pharmacies that participate with the New York State EPIC program.
- Make sure you call EPIC to find out if the mail order pharmacy that your plan uses works with EPIC.



EPIC – Coverage

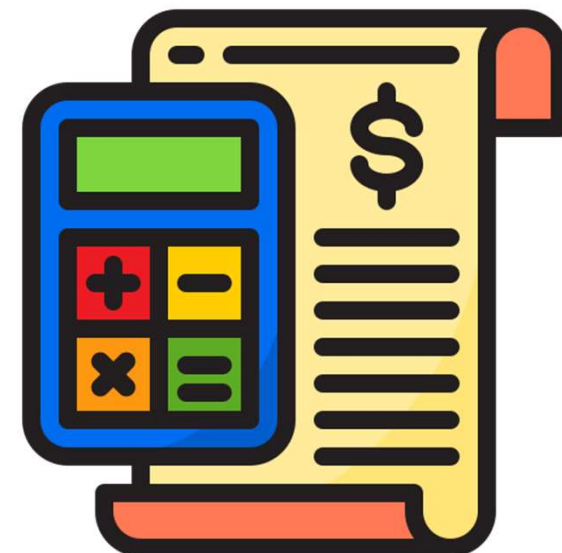
Out-of-State Travel

- When traveling outside of New York State, you should make sure to bring ample supplies of all medications you will need with you.
- You should contact your Part D drug plan before you leave to find out their policy on refilling prescriptions while you are out of the state.



EPIC – Keeping Track of Your Drug Costs

- It is helpful for you to keep your receipts and a running total of your purchases.
- You will need to contact your Medicare Part D drug plan to ensure they have knowledge of all your purchases and to tell you where you stand with regards to your Medicare Part D drug coverage.
- If your pharmacy has not submitted all your claims, they can re-bill any claim(s) within 365 days that were not previously submitted to EPIC.
- Check your receipt to make sure your EPIC has been applied.



EPIC – How do I Apply?

- **Call our certified counselors and they can guide you through the process.**
- You can download and print the EPIC application from our website, nysenior.org
- Mail the completed form to:
EPIC P.O. Box 15018 Albany, NY 12212-5018 –or- Fax: (518) 452-3576



If you think that an EPIC participant or a pharmacy is abusing the program, **call the NYS Senior Medicare Patrol (SMP) Helpline at 800-333-4374.** All calls are confidential.

Call our Medicare Helpline at 800-333-4374

EPIC - FAQs

What if I lose my EPIC card?

- Call the EPIC Helpline at **1-800-332-3742** report the loss, and they will mail you a new one.

What if I Want To Cancel My EPIC Coverage?

- To cancel your coverage you can call the EPIC Helpline at **1-800-332-3742**.

Can I submit an EPIC application online?

- You can only mail or fax your application.

Can I email an EPIC application?

- Mail or fax an EPIC application to: Fax Number: (518) 452-3576
✓ *EPIC P.O. Box 15018 Albany, NY 12212-5018*



EPIC - FAQs

Can I pay my EPIC bill online or by phone?

- **No, payment must be mailed** to:
State of NY Health Department
PO Box 70228
Philadelphia, PA 19176-0228
- List your EPIC Identification Number on the check, money order, or bank check.)



Extra Help with Part D

What is the Extra Help Program?

Extra Help is a program to help people with limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles, and coinsurance.

- Pays Part D premium assistance of up to \$42.43 in 2022 and lowers cost of covered drugs to no more than \$3.95 for each generic/\$9.85 for each brand-name covered drug for those enrolled in the program as of 2022.*

*All of these amounts are subject to change in 2023

Extra Help with Part D

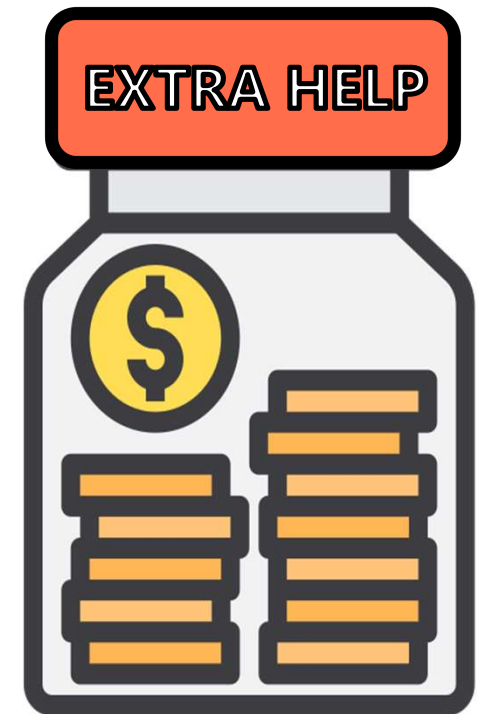
The Extra Help Program:

Can be obtained through:

- Low-income Subsidy (LIS) - apply for though Social Security must meet income and resource limits tests.

Medicare Savings Program (MSP) –

- Apply through County DSS must meet income limits only, there is **no asset/resource limit test** in New York. Primary benefit is payment of Part B monthly premium (\$170.10 in 2022). If approved for MSP, will receive Extra Help automatically.



Medical Debt

**Have you faced hospital bills that you could not pay?
Are you worried about that possibility in the future?**

StateWide is:

- Working to educate the public about your rights when facing hospital out of pocket costs that are unaffordable.
- Seeking stories from people who have received collection notices from agents for hospital payments.



Hospitals in the state ***should*** be explaining how to get assistance with paying your outstanding bills, no matter whether you have insurance that is not meeting your needs or are uninsured.

Call our Medicare Helpline at 800-333-4374

A Medical Crisis Shouldn't Mean a Financial Crisis

- **Choose your health insurance coverage carefully** and understand your obligations for deductibles, copayments and coinsurance.
 - ✓ **Free, unbiased, one-on-one confidential assistance is available. StateWide: 800-333-4374**
- **Check your insurance explanation of benefits or Medicare Summary Notice** carefully for billing errors.
- **Appeal bills and get help** negotiating hospital payment
Community Health Advocates: (888) 614-5400
- Share your story - [on line form](#)
- Work towards the changes we need to make health systems work with us and for us.



Any Questions?

If you have any questions about Medicare, Medicare Fraud, Patients' Rights or to tell us your Medical Debt story, contact us!

Gene Dumlao, Outreach Counselor

Phone: 800-333-4374

Email: gene@nysenior.org

Website: www.nysenior.org

THANK YOU!

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New York StateWide Senior Action Council, Inc
Improving The Lives of Senior Citizens & Families in NY State