



**TENTH
CONGRESSIONAL
DISTRICT**

CONGRESSMAN MARK KIRK'S SPECIAL REPORT

DISTRICT UPDATE



Representative Kirk, joined by Tenth District high school students, coordinates relief efforts for victims of hurricane Katrina.

KATRINA & RITA RELIEF EFFORTS —

Congressman Kirk, in conjunction with the Lake County United Way, coordinated efforts to bring relief to victims of hurricanes Katrina & Rita. Millions in cash, goods and services were provided to the hardest hit areas. As part of the Tenth District effort, three trailer trucks with bottled water and diapers were loaded and sent to Houston to support families displaced by both hurricanes.

STOPPING MERCURY IN LAKE

MICHIGAN — During a congressional hearing held recently in Chicago, Congressman Kirk released a study showing that Lake Michigan receives more mercury pollution than any other Great Lake. Kirk, co-sponsor of the Great Lakes Restoration Act, is working to cleanup Lake Michigan threatened by mercury pollution, sewage dumping and several marine invaders like the Asian Carp.

Medicare Prescription Drug Update



Dear Friend:

For 40 years Medicare provided health care to millions of older Americans and people with disabilities. During four decades of Medicare's service, the way we treat illness changed. Today, prescription drugs and preventive screenings for many diseases are common practice. To respond, Medicare is enhancing the services available to seniors and adding a prescription drug benefit.

On January 1, 2006, the Medicare Prescription Drug Benefit goes into effect. Everyone enrolled in Medicare Part A and Part B will be eligible to participate in this plan, called "Medicare Part D." This fall, Medicare will send all eligible participants information needed to enroll in this voluntary plan.

With a \$250 deductible and a monthly fee of approximately \$35, Medicare will pay 75 percent of the costs of drugs up to \$2,250. After incurring \$3,600 of out-of-pocket expenses on prescription drugs, Medicare will pay 95 percent of the cost of your medications.

In the coming weeks, Medicare patients will receive more information. To help you better understand the Medicare Prescription Drug Benefit, please carefully review this newsletter with up-to-date information on the plan and how it will serve you.

Over the past few months, I traveled throughout the Tenth District discussing these new benefits under Medicare with seniors, veterans and others eligible for coverage. As we move into the enrollment phase of this important program, please call upon my district office at 847-940-0202 for any assistance you may need.

I am honored to represent you in the Congress.

IN THEIR OWN WORDS

"There was a lot of despair there."



Cmdr. Dan Bitton, Winthrop Harbor police helicopter pilot describing what he and his crew witnessed as they helped rescue those stranded by Hurricane Katrina. One of the first rescue helicopters on the scene, Bitton and his Waukegan-based crew saved over 1,600 people.

How the Medicare Prescription Drug Benefit Works

The Medicare Prescription Drug Benefit will provide federal help to pay for medicine. Starting November 15, 2005, everyone on Medicare can sign up for new prescription drug coverage which begins January 1, 2006. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 provides voluntary Medicare prescription drug coverage for the 42 million seniors and people with certain disabilities who are on Medicare. This voluntary coverage provides choices for patients who enroll. You can use brand or generic medicines and receive those medicines from your pharmacy or through the mail.

How You Can Get Ready

To receive prescription coverage, you must enroll in a Medicare-approved prescription drug plan in your area that meets your needs. Here are a few ways you can get ready to take advantage of this new benefit:

- Look over your current health insurance coverage. Are prescription drugs covered? What are your annual out-of-pocket drug costs?
- Keep a list of the name, dosage and cost of the prescriptions you use. Since different plans will cover different drugs, this will help you choose a plan that offers your prescription drugs.
- If you have a limited income, check your mail for an application to get extra help paying for a Medicare prescription drug plan. When you get this application, fill it out, and return it. Millions of people will qualify for a Medicare prescription drug plan with little or no premiums or deductibles, and low co-payments.
- If you have prescription drug coverage through a former employer or union, check with your current provider. Medicare prescription drug coverage may be different for you.

Qualifying for Extra Help

Those who qualify to receive extra assistance should have received a letter in the mail from Medicare with an application for the low-income subsidy. If your annual income is below \$12,920 (\$17,321 for couples), you will pay no deductible and no premium and co-payments will be just a few dollars. If your annual income is below \$14,355 (\$19,245 for couples), you will pay reduced deductibles, premiums and co-payments. If you meet these criteria and have not received an application in the mail, please call the Social Security Administration at 800-772-1213.

Prescription Drugs through Medicaid

If you are eligible for Medicare but currently receive your prescription drugs through Medicaid, Medicare will provide your Prescription Drug Benefit in 2006. Shortly, you will receive an eligibility notice from Medicare and will need to enroll in a prescription drug plan. If you do not enroll by December 31, 2005, Medicare will enroll you in a prescription drug plan.



Congressman Kirk at one of more than a dozen forums he has hosted for seniors to review the new benefits offered by Medicare.

Employer Provided Prescription Drug Coverage

You may already have prescription drug coverage through your employer. To encourage employers to retain and enhance prescription drug coverage, Medicare will offer employers a 28% subsidy to help them retain coverage for their retirees. Employers can use these funds to enhance current prescription drug coverage. This fall, employers and unions who provide prescription drug coverage to their retirees will notify them if their current coverage is less than, as good as, or better than the new Medicare prescription drug coverage.

New Preventive Services Now Available

When Congress created the Medicare Prescription Drug Benefit, it emphasized preventive medicine as a way for seniors to maintain good health. Medicare now offers a free “Welcome to Medicare” physical along with a host of preventive screenings. In addition to already covering screenings for glaucoma, as well as breast, cervical, colorectal and prostate cancers, Medicare now covers new cholesterol, blood lipid, diabetes and osteoporosis screenings, and new disease management programs.

Medicare Prescription Drug Benefit Frequently Asked Questions

► What should I do today?

You do not need to make any decisions today. Information on the Medicare Prescription Drug Benefit and your options for enrollment will be available this fall and sent to your home.

► When can I sign up for my Medicare Prescription Drug Benefit?

You can sign up for the Medicare prescription drug benefit beginning November 15, 2005, but your drug coverage will begin on January 1, 2006. The initial enrollment period for the new Medicare drug benefit runs for six months, from November 15, 2005 through May 15, 2006. If you sign up on or before December 31, 2005, your Medicare drug coverage will begin on January 1, 2006. If you sign up after December 31, 2005, your coverage will start the first of the following month that you apply. **It is important to sign up before May 15, 2006**, to avoid paying higher premiums for your Medicare drug coverage.

► How much will it cost?

Once you have enrolled in the Medicare Prescription Drug Benefit Part D, you will be responsible for a monthly premium of approximately \$35 and also for the first \$250 in drug costs each year, called the deductible. If your drug costs do not exceed \$2,250, Medicare will pay 75% of prescription drug expenses and you will be responsible for the remaining 25%. Prescription drug costs between \$2,251-\$5,099 are not covered by the benefit. Once prescription drug costs exceed \$5,100, the Prescription Drug Benefit will cover 95% of your medication costs.

► Can I assume that enrolling in Medicare (Part A) automatically enrolls me in the Medicare Prescription Drug Benefit (Part D)?

No. An individual entitled to or enrolling in Part A is not automatically enrolled in Part D. Only individuals who are entitled to full benefits under Medicaid will be “automatically” enrolled in the Medicare Prescription Drug Benefit if they do not enroll on their own.

► How does enrollment work?

You enroll in the Medicare Prescription Drug Benefit by enrolling in an approved Part D plan. If you are eligible, you will receive information from Medicare this fall about plan options in your area. Once you have decided that you want Part D coverage and have selected a plan, you may obtain enrollment information from that plan.



Prescription drug plans become available this fall. Watch the mail for the *Medicare & You* handbook with instructions on how to enroll in a plan. Look for community events throughout the fall.

The plan will enroll you and notify Medicare. It is important to remember that enrolling with a plan is how you enroll in Medicare's Prescription Drug Benefit.

► Will I be able to compare prices for Part D plans beforehand?

Yes. Medicare will post a function on its Web site (www.medicare.gov) that allows beneficiaries to compare prices they would pay under different prescription drug plans. This is particularly important, since the standard coverage features a gap between initial coverage limits and catastrophic coverage.

► How often can I change plans?

Congress modeled the new programs after the health insurance plan it uses to cover its own federal employees — the Federal Employees Health Benefits Program — requiring an annual enrollment and covering nearly two million retirees. Almost all other public and private employers use the same one-year model. Medicare patients will be allowed to change their plans once a year. Opportunities to change plans include:

- **Annual Enrollment:** Every year, you will be able to choose another Medicare prescription drug plan or Medicare Advantage plan during an annual enrollment period that lasts from November 15 through December 31. Coverage under the new plan will begin January 1 of the following year.
- **Other Exceptions:** You may also have another opportunity during the year to switch plans, under limited circumstances. For example, if you move out of the service area of your plan, you will have an opportunity to choose another plan that serves your new area.

Medicare's New Drug Coverage

Your Drug Costs	What You Pay Approx. \$35 per month plus:	What Medicare Pays:
\$0 – \$250	\$250	0
\$251 – \$2,250	25%	75%
\$2,251 – \$5,100	100%	0
Above \$5,100	5% of all charges	95% of all charges



Above and below: With the high cost of medicine, Congressman Kirk educates seniors about Medicare's new prescription drug plan.

Medicare Prescription Drug Savings Examples

Caryn Manages Diabetes

Caryn, age 77, has several chronic conditions, including diabetes. She spends \$400 per month for seven prescriptions. Caryn saves money by joining the Medicare Prescription Drug Plan, even though she pays all of her own costs in the coverage gaps.

	Without Medicare	With Medicare
Total Costs of Caryn's Drugs	\$4,800	\$3,745
Savings by Joining Medicare		\$1,055

(Caryn saves even after paying \$445 for premiums, \$250 for deductible, \$500 for coinsurance and \$2,550 in the coverage gap.)

Saul is Fighting Cancer

Saul, age 80, is fighting intestinal cancer. Saul spends \$2,666 a month for lifesaving medicine, including Gleevec. He saves a considerable amount by joining the Medicare Prescription Drug Plan, even though he pays all of his own costs for premiums and coverage gaps.

	Without Medicare	With Medicare
Total Costs of Saul's Drugs	\$32,000	\$5,468
Savings by joining Medicare		\$26,532

(Saul saves even after paying \$445 for premiums, \$250 for the deductible, \$500 for co-insurance, \$2,849 for the coverage gap and \$1,424 for catastrophic costs.)



Medicare HMOs and PPOs Pay for Drugs Too

You may also want to look at Medicare + Choice plans (Now called "Medicare Advantage Plans") to help pay for both your doctor/hospital costs and your medicine. In most of these plans, there are extra benefits and lower co-payments but you may have to see doctors and hospitals who belong to the plan.

These plans include Medicare HMOs, PPOs, Special Needs and Private Fee-For-Service coverage.

Fourteen health care insurers were approved by Medicare to offer these "Advantage" plans. If you would like to consider one of these plans to help pay for all of your medical costs, visit www.medicare.gov or call 1-800-Medicare to ask about this kind of Medicare coverage.

One-Page Comparison of Medicare's Prescription Drug Plan

Organization Name	Phone	Website	Plan Name	Drug Plan Premium
Aetna Inc.	860-273-0123	www.aetna.com	Basic	\$31.31
			Standard	\$41.96
			Premier	\$57.50
Community Care RX	800-544-7447	www.ncpanet.org	CC RX Basic	\$30.23
			CC RX Choice	\$38.30
			CC RX Gold	\$42.24
Connecticut General Life Insurance Company	800-244-6224	http://cigna.com	Plan 00317	\$34.02
			Plan 00517	\$39.45
			Plan 00617	\$47.55
Coventry Health Care, Inc.	301-581-0600	www.cvtv.com	Value	\$20.56
			Premier	\$30.54
			Premier Plus	\$43.19
Health Care Service Corp. (Blue Cross Blue Shield)	312-653-6000	www.hsc.com	IL PDP Defined Standard	\$27.56
			IL PDP Basic	\$27.77
			IL PDP Enhanced	\$45.35
HealthSpring of Illinois	888-588-4827	www.myhealthspring.com/illinois.php	HealthSpring Prescription Drug Plan	\$24.78
			Standard	\$13.32
			Enhanced	\$20.08
Humana	800-833-6578	www.humana-medicare.com	Complete	\$61.51
			Medco Prescription Savings Plan	\$31.12
			PacificCare Saver Plan	\$29.99
Medco Containment Life Insurance Company	201-269-3400	www.amerprog.com or www.pennlife.com	Pacificare Select Plan	\$41.72
			Pacificare Complete Plan	\$45.90
			Pennsylvania Life Standard Defined	\$27.19
Pathway	800-332-3377, ext. 183	www.amerprog.com or www.pennlife.com	American Progressive Act Standard	\$36.55
			Pennsylvania Life Act Standard	\$36.58
			American Progressive Enhanced	\$48.37
SilverScript	800-882-3822	www.advantx.com	Pennsylvania Life Enhanced	\$48.38
			American Progressive Enhanced 2	\$65.04
			SilverScript	\$26.58
Sterling Life Insurance Company	888-858-8572/800-688-0010	www.sterlingplans.com	SilverScript Plus	\$54.09
			Sterling Prescription Drug Plan	\$53.59
			Medicare RX Rewards	\$21.53
UNICARE	800-379-0274	www.unicare.com	Medicare RX Rewards Plus	\$29.20
			Medicare Rewards Premier	\$38.93
			United American Medicare Drug Plan	\$34.02
United Health Care Insurance Company (One plan with AARP)	312-424-4460 / 800-627-0687	www.unitedhealthcare.com	United American Medicare Drug Plan	\$34.02
			EverChoice RX	\$23.17
			AARP Medicare RX by UnitedHealthcare	\$25.78
Wellcare Health Plans	866-334-6876	www.wellcare.com	United Medicare RX - B	\$28.61
			Wellcare Signature	\$21.31
			Wellcare Complete	\$40.97
			Wellcare Premier	\$43.75

LOWEST COST PLAN: Human Standard at \$13.32 per month **HIGHEST COST PLAN:** Pathway Enhanced at \$65.04 per month

Medicare Prescription Drug Benefit Resources

IMPORTANT DATES

Now

Prescription drug plans become available. Watch the mail for the Medicare & You handbook with instructions on how to enroll in a plan. Look for community events throughout the fall.

- Medicare Advantage organizations and Prescription Drug Plan sponsors begin offering their 2006 plans options **by November**.
- Medicare has a comparison and personal plan finder tools available on Medicare Web site starting in **mid-October**.
- Medicare mails *Medicare & You 2006 Handbook* to Medicare beneficiaries this month.
- Employers and unions must notify their members how their current prescription drug coverage compares with the Medicare prescription drug benefit.
- Medicare begins mailing auto-enrollment information to "dual eligibles" — people who have Medicare and full Medicaid coverage.

November 15, 2005

First day you can enroll in a prescription drug plan.

November 15, 2005 – May 15, 2006

Open enrollment for the Medicare drug plans — both health plans with drug coverage and prescription drug only plans.

January 1, 2006

Prescription drug coverage begins for those enrolled by Dec. 31, 2005.

Spring 2006

- Medicare will send a reminder to those who have not enrolled in a Medicare prescription drug plan.
- Medicare will enroll those who qualify for the low income subsidy and who have not chosen a drug plan.

May 15, 2006

Last day to enroll in a plan without paying a penalty.

HELPFUL INFORMATION

Social Security Administration

1-800-772-1213 or www.ssa.gov

Center for Medicare Services

1-800-MEDICARE (1-800-633-4227) or
www.cms.hhs.gov or www.medicarereducation.org

State Health Insurance Assistance Program

1-800-548-9034 or www.ins.state.il.us

National Council on the Aging

202-479-1200 or www.benefitscheckup.org or www.ncao.org

CONTACTING CONGRESSMAN KIRK

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A handwritten signature in black ink that reads "Mark Kirk".

M.C.
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