

Important Questions Seniors Should Ask About the New Prescription Drug Cards

Seniors across Northern Michigan have begun receiving information from Medicare and drug card companies about the new prescription drug discount program.

The new Medicare prescription drug law created a temporary prescription drug discount card program. Private companies, approved by Medicare, may offer discounts to seniors on some drugs. It is important that seniors ask key questions of their pharmacists and the drug card companies before signing up.

Will all of my drugs be covered?

It is important that seniors review the list of discounted drugs before selecting a card to make sure the card they choose offers discounts on the specific drugs that they take now. However, there are no guarantees a drug will continue to be covered. The card companies can change the drugs on its discount list as often as once a week. Card companies do not have to notify seniors of these changes.

What discount will I receive?

There is no guaranteed discount. Card companies can change the discounted price of drugs as often as once a week. In addition, drug prices can vary from one pharmacy to another.

Can I change my card to one that offers a better discount or will cover more of my medications?

No, seniors cannot change cards. Once seniors sign up for a discount card, they are locked into that one Medicare card and can only change cards once, during an annual enrollment period between November 15 and December 31, 2004.

Can I buy my prescriptions at my local pharmacy?

Seniors can only use their Medicare cards at specific pharmacies, and participating pharmacies will vary from card to card. Seniors should check to see if the cards they are considering have participating pharmacies close enough to where they live. Cards may offer incentives for seniors to buy prescriptions through the mail.



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Facing today's health care challenges



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Double digit health insurance cost increases require action

Health insurance premiums continue to increase at double digit rates annually. Insurance premiums rose by 13.9 percent last year, the third year in a row of double digit increases and the largest increase since 1990, according to a recent report by the Kaiser Family Foundation.

“Due to these increases and the struggling economy, fewer employers may offer health coverage to their workers, leading to increases in the number of uninsured Americans, which already stands at 43.6 million,” said Stupak.

Congressman Stupak’s plan in Congress for common sense solutions to lower health insurance costs:

1. Remove the insurance industry’s anti-trust exemption status. The insurance industry is the last industry not subject to anti-trust laws. The industry can collude to set rates, resulting in higher premiums than true competition would achieve. Because of the exemption, rate increases are not reviewed by the federal government. Congressman Stupak believes Congress should act to remove the insurance industry’s anti-trust exemption to create competition and lower the overall cost of insurance. He has offered amendments to do this.

2. Allow citizens the option of buying into existing government health programs. Congress should allow citizens the option of buying into existing government health programs such as Medicare, Medicaid, the Children’s Health Insurance Program (CHIP) and the Federal Employees Health Benefit Program (FEHBP). The federal government could then use its bulk purchasing power to negotiate lower insurance and prescription drug prices for you.

3. Allow small businesses to write-off 100% of their health insurance costs. Small businesses should be allowed to write-off 100% of their health insurance costs. Small businesses should also be provided with tax incentives to pay for employee health care costs.



Prescription drug costs continue to rise



Prescription drug costs for America’s families and seniors are also spiraling out of control. The prices of the 50 prescription drugs most frequently used by seniors are rising 3.4 times the rate of inflation. Seniors’ out-of-pocket costs have increased 44 percent over the past three years. Meanwhile, the drug companies continue to record staggering profits.

Congress needs to take a hard look at why prescription drugs are so high and find solutions to bring those prices down for all patients.

Congress should scrap the recently passed Medicare reform law that provides minimal, if any, prescription drug cost relief. While the Medicare reform law does not expressly prohibit the re-importation of low cost drugs from Canada and Europe, it does require approval from the Secretary of Health and Human Services. Individuals who violate this provision may be subject to criminal and civil penalties. The new law does expressly prohibit Medicare from negotiating lower drug prices for the American people.

Congressman Bart Stupak discusses rising health care costs with constituents at a town hall meeting.

The Medicare reform law should be replaced with a law that allows for re-importation of drugs from Canada and the federal government should negotiate lower drug prices. The federal government should also use its purchasing power to negotiate lower drug prices for seniors just as it does now for the Veterans Administration. Since the infrastructure for this plan is already in place, unlike the new Medicare reform law, it wouldn’t take years and \$551 billion to provide this benefit. It also would prevent HMO’s and drug companies from taking billions in unearned subsidies. We can and we should harness the purchasing power of the federal government to provide real prescription drug coverage for all of America’s seniors. This idea is HR 634, Congressman Stupak’s legislation.

MEDICARE FRAUD ALERT

Seniors 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 seniors suspect fraud, they should call 1-800-MEDICARE, the Medicare Fraud Hotline at 1-800-447-8477 or a local law enforcement agency.

Your Private Medical Information: Sold to the Highest Bidder

Today medical information is a hot commodity. Your private health records are valuable to marketers, pharmaceutical companies, insurance companies, and employers.

Last year, the Bush Administration made modifications to a consumer privacy protection rule that eliminated a patient’s right to consent to the use or disclosure of their personal health information.

“The Administration opened the door for corporate America to access your most personal health information without your permission,” said Stupak. “We need to close that door to this misguided policy that violates the medical privacy of all Americans.”

Congressman Stupak is a co-sponsor of HR 1709, the “Stop Taking Our Health Privacy” (STOHP) Act, a bipartisan bill that would let you decide how your personal medical information is used or disclosed. It would reverse the Administration’s changes.

For more information on health issues and prescription drugs, go to:

www.HouseDemocrats.gov/infocus/health
www.medicare.gov
www.MIseniors.net

(The State of Michigan Aging Services System (MASS) website, sponsored by the Office of Services to the Aging (OSA), Michigan Department of Community Health.)

