

# IMPACT



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## Community Effort Assists Medicare Beneficiaries with Part D Prescription Drug Benefit

### *The Situation*

The 2003 Medicare Modernization Act created dramatic changes in Medicare including the first-ever prescription drug benefit. Changes prompted questions, confusion and concerns for Medicare recipients and their families. As the implementation of Medicare Part D approached in late 2005, Medicare beneficiaries in Idaho were inundated with advertisements for the 46 prescription drug plans that were available. Plan comparison was web-based and individualized by their unique combination of prescription drugs. Many seniors were not computer literate and did not have access to a computer and the internet especially in rural communities. To further complicate the process dual eligibles (beneficiaries with Medicaid and Medicare) and other limited resource beneficiaries were randomly assigned prescription plans that did not always meet their needs.

This modernization, the biggest change since the introduction of Medicare in 1965 was also complex and confusing for nursing homes, hospitals, and physicians. It stretched the resources of state agencies, health care facilities, and pharmacies. These challenges presented opportunities for federal, state, and local agencies and local civic organizations to coordinate their efforts and provide Medicare beneficiaries unbiased education for purchasing this new insurance product.

### *Our Response*

UI Extension in Boundary County facilitated a working group comprised of local pharmacists, senior center employees, civic groups, social service and health care organizations and community volunteers to coordinate outreach, education and enrollment assistance for Medicare beneficiaries in Boundary County.



*Extension educator and SHIBA advisor help a senior enroll in a prescription drug plan.*

Goals of the group were to:

- Share expertise, training materials and resources.
- Increase awareness among Medicare beneficiaries, their families, caregivers, and the public about Medicare's prescription drug benefit through public presentations and one-on-one education.
- Educate Medicare beneficiaries by providing unbiased information about Medicare Part D and enroll those eligible upon request.

- Identify and assist beneficiaries eligible for extra help or other resources.
- Partner with other regional agencies and organizations to extend outreach efforts.

## ***Program Outcomes***

In 2005 working group members launched an awareness campaign targeting civic and homemaker groups, physicians and healthcare professionals, senior centers and other community groups. Local contacts and community resources were identified for Medicare beneficiaries, family members and caregivers.

In December 2005 UI Extension began hosting weekly enrollments/education events in Boundary County and bi-monthly events in Bonner County.

Partnering with Idaho Department of Insurance, Boundary Regional Community Health Center, Panhandle Health District, Idaho Department of Health and Welfare and utilizing the UI Extension District I mobile computer lab, 460 Medicare beneficiaries, family members and caregivers received one-on-one education on the plans. At the completion of each educational appointment, beneficiaries were asked to study the information, compare plans and call or return if they had questions. Beneficiaries and family members often left saying, “We understand it all better now and can make a good decision.” Additionally 241 beneficiaries were assisted in enrolling in Part D plans while others chose to enroll via phone, their home computer or paper applications. Some chose not to enroll but felt that they had made an informed decision as a result of the one-on-one educational appointment.

Local pharmacists answered questions about drugs, helped with plan problems after enrollment and referred customers for assistance. Health and Welfare personnel helped coordinate their system and those auto-assigned to plans and assisted other beneficiaries in finding additional benefits. The Idaho Department of Insurance Senior Health Insurance Benefits Advisor (SHIBA) coordinator kept the working group informed of program developments, emerging system-wide problems and assisted with enrollment issues and problems.

The following are two examples of clientele success stories: Mary had been traveling to Canada to purchase her prescriptions and was confused by all the advertising and didn’t plan to enroll in Part D. After exploring her options with the Extension Educator she enrolled and began to save over \$250 per month in medications and no longer had to travel to Canada each month.

Bob and Phyllis had struggled for years to pay for prescriptions. While they had limited resources they were not limited enough to qualify for state assistance. As a result of their educational appointment they applied to Social Security for extra assistance with Part D. They were awarded 100% subsidy which pays their premiums, deductible and lowered their co-pays to \$2-\$5.

The dollars these beneficiaries and others save not only helps them, but helps our community as money saved on prescription costs frees up dollars to spend on food, gas, heat and other necessities. Seniors were appreciative of the individual help and continue to have local contact with Extension. The coordinated approach benefited not only Medicare beneficiaries but also built and strengthened community partnerships.

## ***For More Information***

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