

HIICAP NEWS

2021

Health Insurance Information, Counseling, and Assistance Program

Niagara County Office for the Aging • 111 Main Street • Lockport, NY 14094

www.niagaracounty.com/aging

716-438-3030

2021 Reminders

If you are enrolled in Medicare Part D and are having trouble affording your prescriptions or finding plans to cover your meds, there are several ways to be able to fill the gaps in your coverage!

1. Apply for Extra Help Program or Medicare Savings Program! These programs help pay for some of the costs of prescription drug coverage. Call HIICAP to see if you are eligible.
2. You may be eligible for NYS EPIC. This state program helps pay for prescription drugs. If you are a resident of NYS age 65 or over, and have an annual income of up to \$75,000 single or \$100,000 per couple, you may be eligible. The phone number to call EPIC for more information is 1-800-332-3742.
3. Keep your retiree drug coverage. Talk to your or your spouse's former employer to find out if your retiree coverage will fill gaps in Medicare's prescription drug benefit such as deductibles.
4. Buy an enhanced Part D drug plan. Enhanced plans charge higher monthly premiums but typically offer a wider range of benefits, such as no deductibles and better drug formulary. Some plans may cover excluded drugs. Keep in mind benefits vary from plan to plan.
5. Some Medicare Advantage Plans may offer drug coverage with lower out of pocket costs. These plans may offer drug coverage that lowers up-front costs such as deductibles. However, you will need to also make sure that the plan participates with your providers and is affordable for you.

Keep in mind that after reaching catastrophic coverage level, your costs for covered drugs drops significantly.

Call HIICAP if you have any questions about health insurance or cost assistance programs at 716-438-3030. HIICAP counselors provide unbiased confidential counseling, information and assistance.

