

Beacon Hill Byline, by Mary Rogeness

February 3, 2000

Senior Pharmacy Program

The high cost of prescriptions is a problem that grows more severe each year. Modern medicine relies on drugs that did not exist ten or even five years ago. Those drugs provide and improved quality of life for many people, and they are particularly important for senior citizens. Because prescriptions are not covered for many Medicare subscribers, the cost of the drugs can easily outpace the income of a person.

Massachusetts addressed that problem two years ago with a Senior Pharmacy Program. It provides limited benefits to low income seniors, with the income requirements indexed to the cost of living. The program was helpful to some consumers, but participation was limited. The budget enacted in November contained an expanded program, Pharmacy Program Plus, which provides an unlimited prescription benefit for those who have high prescription costs relative to their incomes. With the hope that it will help more people receive the treatment they need, I'm outlining: the eligibility requirements and the benefits of the, expanded program.

Applicants must be Massachusetts residents. As a general standard they must be aged 65 or older. Younger individuals may qualify if they work less than 40 hours per month and meet disability guidelines for Common Health. Both of these requirements apply to the standard program, and that program is still an option for individuals with an income under \$15,492 or couples with less than \$20,769.

The new "Plus" option has wider income eligibility range and is available to those who have extraordinarily high prescription costs. These are the difference in eligibility requirements. Gross annual household income must be less than \$41,220 for an individual or \$55,320 for a two-person household. Applicants must spend at least 10% of their gross monthly household income on prescription drugs in three of the six months prior to submitting an application. And they should expect their continuing prescription drug costs to exceed 5% of gross quarterly household income.

After all other prescription benefits, including the standard Senior Pharmacy Program benefit, have been exhausted, individuals who qualify for "Plus" coverage will receive an unlimited benefit to pay for prescription drugs in all therapeutic classes that are covered by Mass Health. The co-payment is \$3 for most products, although it is \$10 for brand names.

It was the intent of the legislature to ease the burdens of staying healthy with this program. I hope we have accomplished that goal. As with most government programs, there is an application process, and there are details that may not be covered here. I will be glad to supply detailed information and application forms if you call me at 567 -1661 or send an email to Mary@Rogeness.com. You can also get information from the Longmeadow Council on Aging or from an employee of the statewide Program (1-800-243-4636).

NOTE: A recent Byline wrote of ways to reduce unsolicited junk mail and telemarketing calls. I would like to share with you a free service I just discovered. If you log on to this long Internet address and fill in your name, address and phone number, your name will be removed from over 1000 telemarketing lists.
www.essential.com/promotion/tmsurvey.