

Beacon Hill Byline – By Rep. Mary Rogeness

March 12, 2001

### **Senior Pharmacy Program Changes**

Last summer you may have read a Byline about a senior pharmacy program that had just been authorized by the legislature. It was the type of program that national politicians talked about all through the last election campaign. It was enacted here in Massachusetts. And now, this April, it takes effect. This is what Prescription Advantage does for senior citizens.

First, it is an insurance program that all seniors can utilize. Second, it covers nearly any prescription. And third, it limits out-of-pocket expenditures for prescriptions.

Prescription Advantage is an insurance plan available to all Massachusetts residents who are 65 or older, those who are presently enrolled in the state's Pharmacy or Pharmacy Plus programs, or those who meet specific low income levels. Low income seniors will pay minimal or no premiums, while both premium and co-payment charges increase as does individual income.

Prescription Advantage pays for most prescription drugs, including insulin and disposable syringes. It can be accessed only after you use up all other prescription drug coverage you may have from other plans, and the program has no dollar limit. Out of pocket expenditures per enrollee on prescriptions will not exceed \$2000 annually or 10% of household income.

Premium levels, when required, range from \$15 per month for a single applicant with an annual income of \$16,153 to \$66 each per month for a couple with an annual income exceeding \$58,000. Copayments can be as low as \$5 or \$10 for generic prescriptions.

As you can tell from the cost figures, it is an insurance plan, not a broad entitlement. Such coverage, however, has become more and more difficult to procure as Medicare HMOs have left our region. If your pharmaceutical needs are small, you may not wish to enroll. If, however, you need expensive prescriptions frequently, the program can be a wise investment.

The high cost of prescriptions is a problem that grows more severe each year as drug therapies become an increasingly integral part of medical treatment. Our state first dealt with the problem by providing a low-cost program for low income seniors. Next we added catastrophic coverage for a wider range of our citizens. Now, with Prescription Advantage, we have offered the widest coverage yet.

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 e-mail to [Mary @Rogeness.com](mailto: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).