

Beacon Hill Byline by Mary Rogeness

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Medicare Part D

Health care is the hot button issue of 2006, with both Medicare and Massachusetts making big changes to the way we provide insurance products. It is such a hot topic that I plan to take the next several Bylines to write about it.

Medicare has a new drug insurance option, and Massachusetts has an entirely new law that aims to insure all state residents. I'll get around to our state's law next time, but it's important to begin with the time-sensitive topic – Medicare Part D.

If you remain undecided about registering for Medicare Part D, please read the following paragraphs. Open enrollment extends only until May 15th, just a few days away, and you will pay a surcharge if you miss that deadline.

If you are Medicare-eligible, you have probably been receiving much information about the new offering, either from your Medigap insurance provider, competing insurers, or from Medicare itself.

Medicare Part D offers insurance coverage for prescription drugs, a benefit that has long been sought by advocates. With an open enrollment period that is scheduled to end on May 15th, the program can substantially reduce costs for many of the expensive medications that are so necessary in sustaining the good health of many seniors.

The May 15th deadline is important because, once it has passed, you will have to pay a surcharge of 1% for each month you delay your enrollment. The penalty is imposed as an incentive for broad-based enrollment. You can certainly choose to forgo Medicare D because its premium cost more than prescriptions. And, of course, new Medicare recipients will always have the ability to sign up at their initial enrollment.

President Bush signed the new law more than a year ago, and various experts from around the country have voiced many concerns about its viability. Too expensive, said some. Others said it would attract few providers or that the government should operate it. After four months of operation, I'm getting feedback that the new plan is off to a good start.

It is not flawless. In January, the first month of operation, I received calls from doctors after pharmacists refused to fill critical medicines for their patients. The Massachusetts law addressing the transition period soon solved those problems. Just a few weeks ago I heard from a constituent who was getting a runaround even though she had completed all application documents. A call to the company from my office quickly led to resolution and a profuse apology to the elderly constituent.

I have spoken with SHINE volunteers who are helping seniors enroll in Medicare D, and they report that it appears to be working extremely well. Premiums are lower than first anticipated. They are kept low by the abundance of competing providers, who are activating new members in a matter of days after initial signup.

Just remember, open enrollment is almost over. Please talk to the Council on Aging (565-4150) or call my office (567-1661) if you still need advice. We can help you determine how Medicare D fits your needs and direct you to assistance with actual enrollment.

Next time I'll write Part I of an explanation of the Massachusetts health care law, a task that will take several weeks to complete.