

Program Name: Prescription Advantage (PA)

Agency: Massachusetts Executive Office of Elder Affairs

Description: Federal and state funded program for seniors to supplement Medicare Part D's prescription drug coverage.

Website: www.mass.gov/elders/healthcare/prescription-advantage/

Eligibility:

Must be 65 or older (income limit 500% FPL) or meet disability criteria (income limit 188% FPL).

Availability/Limitations:

Must be receiving Medicare Part D or a creditable coverage plan (creditable coverage is coverage as good or better than drug coverage offered by Medicare and is usually provided by employer or union). There is no additional premium for Prescription Advantage, but in some cases a yearly enrollment fee may apply. The supplement program covers prescription co-payments after recipient reaches Medicare's "donut hole" coverage gap (currently between \$3700 and \$4950). If income eligible, applicant must apply for "Extra Help" for Medicare Part D before applying for Prescription Advantage.

Immigrants: Immigrants qualify regardless of citizenship.

Amount: Prescription Advantage will provide assistance only for drugs covered by a member's Medicare prescription drug plan (Part D), Medicare Advantage plan or creditable coverage plan. Co-pays depend on income level.

How to Apply:

Call 1-800-243-4636 or go to www.prescriptionadvantagemma.org/Application/ApplyOnline to apply.

May apply before enrolling in Medicare Part D, but must be enrolled before one can receive benefits.

Linked Services? Massachusetts College of Pharmacy and Health Services (MCPHS) Pharmacy Outreach Program is a program for anyone needing information on prescriptions and/or help paying for them. For more information go to www.mcphs.edu/patient-clinics/pharmacy-outreach-program or call 1-866-633-1617.

Right to appeal? Applicant can appeal denial of membership in PA through returning the denial reconsideration form within 15 days of receiving it. Once a member, PA can then help individuals appeal if Medicare Part D denies coverage of prescribed drug.

Retroactive? No, coverage starts 1st of next month.

For information on health coverage and help with health insurance enrollment: in Boston, call the Mayor's Health Line 1-617-534-5050, mayorshealthline@bphc.org or statewide call Health Care for All's Help Line: 1-800-272-4232 www.hcfama.org/helpline (contains e-mail link).

For specific help on health care coverage for seniors, contact local SHINE (Serving the Health Information Needs of the Elderly) office. For more information see: www.ethocare.org/shine/ or call Ethos' Boston SHINE program: 1-617-522-9270

An excellent website to determine what national benefits seniors are eligible for is Benefits Checkup: www.benefitscheckup.org

Education & Child Care:

Child Care Vouchers & Head Start