



Prescription Assistance Options

An Informational Fact Sheet



LOCAL HELP FOR PEOPLE WITH MEDICARE

1-800-963-5337

Florida Department of Elder Affairs, SHINE Program

113211

Helpful medications are prescribed every day to millions of our nation's elders. These medications, some of them new drugs on the market, allow individuals to maintain a more independent lifestyle. An elder's quality of life may depend on whether he or she takes properly prescribed medications on a regular basis. However, some elders find themselves unable to take their medications because of the high cost. The following information is provided to help Florida's elders and their caregivers make informed choices about prescription drug assistance.

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Florida Discount Drug Program

The **Florida Discount Drug Card** is designed to help lower the cost of prescription drugs for all Floridians. Residents may participate regardless of age, income or pre-existing conditions. There are no waiting periods or membership fees and the card can be activated instantly.

Additional savings in the form of a manufacturer rebate is available if you are an individual:

- **Age 60 to 64** without prescription drug coverage and do not belong to a Medicare Prescription Drug Plan; or
- **Under age 60**, without prescription drug coverage and have an annual family income of less than \$32,490 for an individual or \$43,710 for a couple. Income standards for larger families are listed on the program website.

1-866-341-8894 (TTY 1-866-763-9630)
www.FloridaDiscountDrugCard.com

Community Health Care Centers and Rural Health Clinics

Community Health Care Centers throughout Florida accept Medicare assignment. Medicare beneficiaries can find the following benefits: the Medicare annual \$162 (Part B) deductible is usually waived; traditional benefits such as lab services and x-rays, on-site pharmacy services and dispensing of drugs are offered by most centers; and dental services and other health care-related services are provided. Income-eligible seniors receive services for free or on a sliding scale. Centers are staffed by board certified/eligible physicians and are open to anyone needing medical services.

For beneficiaries living in rural areas, **Rural Health Clinics** offer basically the same benefits listed above with the exception that the Part B deductible is not waived. To find the location of a local Community Health Care Center or Rural Health Clinic, you may call the **Elder Helpline** toll-free at 1-800-96-ELDER (**1-800-963-5337**).

Medicaid Assistance



Some Medicaid programs help pay for premiums, deductibles and coinsurance for certain people who have a limited income and are entitled to Medicare. Individuals eligible for a **Medicare Savings Program** may also qualify for Extra Help with Medicare prescription drug costs. The programs are: Qualified Medicare Beneficiary (QMB), Special Low-Income Medicare Beneficiary (SLMB), and Qualifying Individuals 1 (QI-1).

For more information or to apply for these programs, call the Florida Department of Children and Families **ACCESS Center** toll-free at 1-866-76ACCES (**1-866-762-2237**), or visit their website to apply online at: www.dcf.state.fl.us/ess/.

Medicare Prescription Drug Coverage



Medicare encourages all beneficiaries to have some type of creditable prescription coverage. You may meet the requirement through an approved employer group plan or other insurance, a Medicare Part D stand-alone Prescription Drug Plan (PDP), or a Medicare Advantage Prescription Drug Plan (MAPD). For help comparing plans, contact the **SHINE** (Serving Health Insurance Needs of Elders) program by calling the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).

If you have a limited income, you may be eligible for **Extra Help** (also known as low income subsidy program) that will lower your Medicare drug plan out-of-pocket costs. To apply for Extra Help online, go to www.benefitscheckup.org/florida, contact your local Social Security office or call a SHINE counselor.

Patient Assistance Programs

A variety of patient assistance programs (PAPs) are available for individuals who have no prescription coverage to help them save on their medications, no matter their age or income. Program options provide drugs at a reduced price and in some cases at no cost to eligible individuals. Coordination is achieved through a physician, community health center, or pharmacy.

For more information on PAP's eligibility and application forms, visit the following website: www.benefitscheckup.org/florida. If you do not have internet access and would like free and unbiased assistance, contact a **SHINE counselor** by dialing the **Elder Helpline** toll-free at 1-800-96-ELDER (1-800-963-5337).

Foreign Discounts

A word of caution, Federal regulators say it is illegal to import prescription drugs when the government cannot guarantee their safety. The U.S. Food and Drug Administration (FDA), reports that Canada or Mexico could become entry points for lesser-quality drugs seeking access to the U.S. market. There are no protections that assure your rights or safety. Individuals who buy medications in this manner also risk having their drugs confiscated by a U.S. customs agent. Please consider the discount programs offered in the U.S. before looking at unregulated programs from other countries.

Military Programs

VA Health Care - Veterans benefits are available to individuals who have served in the U.S. military with an honorable discharge. Prescription drugs are dispensed for a cost of \$8.00 per prescription. For questions regarding your health benefits you may call **1-877-222-8387** or visit the VA website at <http://www.va.gov/healtheligibility/>.

TRICARE and TRICARE-for-Life (TFL) - TRICARE offers a health care plan for personnel who have **retired** from the Army, Navy or Air Force. Coverage includes senior pharmacy benefits. You must be eligible for Medicare Part A, enrolled in Part B and registered in DEERS to receive all benefits. Information may be found at the following websites: <http://www.tricare.mil> for TRICARE or for TFL visit <http://tricare.mil/mybenefit/home/overview/Plans/LearnAboutPlansAndCosts/TRICAREForLife>. To speak to someone directly, call the **TRICARE Service Center** toll-free at **1-866-773-0405**.

Need Help?

The Department of Elder Affairs does not endorse any of the prescription drug assistance programs or discount services listed on this fact sheet but provides this information as a resource for Medicare consumers.

For help with information on this fact sheet or other Medicare benefits, rights and options, contact the Florida **SHINE (Serving Health Insurance Needs of Elders)** Program by calling the Elder Helpline toll-free at **1-800-963-5337** or visit our website at www.floridaSHINE.org.

Please ask for a **SHINE Counselor**, and you will be put in touch with a volunteer who can offer free counseling and information on Medicare, Medicaid and other health insurance issues. **SHINE** is funded by the Centers for Medicare & Medicaid Services, the federal Medicare agency, which can be reached toll-free at 1-800-633-4227 or www.cms.gov.

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