

## Senior/Disability Rx Program Frequently Asked Questions

### What is the Senior/Disability Rx program?

The Senior/Disability Rx program covers the cost of prescription medication for eligible members ONLY while they are in the coverage Gap (Donut Hole) with their Medicare Part D plan. The member will have a zero (\$0) co-pay while in the gap and in the program.

**This program does not provide *general* prescription assistance and is *not* a MediGap plan.**

### What are the eligibility requirements for the program?

- Maximum income: \$27,923 for single person; \$37,222 for married couple (income includes: Social Security, pension, IRA, Dividends, gambling winnings (over \$500), rental property, etc.)
  - My spouse is not applying; do I have to include his/her income? YES
- Must be a NV resident for at least 1-year
- Must be eligible for Medicare
- Must *not* qualify for Full Medicaid (QMB is ok)
- Must *not* qualify for 100% Medicare Extra Help program (anything less than 100% is ok)

### What is the “Gap” (Donut Hole)?

The Coverage Gap begins when the individual and the Part D plan have spent a combined total of \$2,960 (\$3,310 for 2016) for covered prescription drugs. When the individual has reached the coverage gap, they are 100% responsible for the cost of the prescription medication.

### How do I know if I’m in the coverage Gap?

You should call your part D plan and ask if you are in the gap.

- Who is my part D plan? Your prescription coverage plan (not Senior/Disability Rx and not Optum)
- Do you have their phone number? No, you must look on your part D card for the member/customer service phone number.

### I am in the coverage gap. What do I do?

- Call your part D plan (prescription coverage plan) and verify the date that you went into the gap, then:
  - o Current Members: Call Optum to activate gap coverage 1-866-279-7383
  - o Individuals not in the program: Apply for the program as soon as possible. Print application from the website, complete it, and fax or mail to address listed.

### I am in the program, but my card is “not working”

Most likely, we do not have information that you are in the gap and your card is not active.

You must call your part D plan (prescription coverage plan) to obtain gap date and representative name. Then, call Optum to activate coverage 1-866-279-7383.

Other reasons: You have reached the catastrophic phase and gap coverage has been inactivated or you have been termed from the program. Call SRX/DRX to verify 1-866-303-6323.

**Effective January 1, 2016:** All SRX/DRX cards will be inactivated as it is the start of the new plan year. Members have not been “termed” from the program; the card has been inactivated until you reach the gap phase of your coverage for the new plan year (2016 gap amount \$3,310 (catastrophic \$4,850)). When you go into the gap for plan year 2016, you will need to call Optum to reactivate coverage 1-866-279-7383.

### Can I use prescription mail order service with this program?

You may use mail order service; however you will need to pay for the cost of your prescriptions upfront. You will then need to obtain a “detailed printout” from the mail order company and mail (3416 Goni Rd. Bldg D #132 Carson City, NV 89706) or fax (775-687-0576) it to the SRX/DRX program for reimbursement.

If you do not want to incur any out of pocket costs, you must use a local pharmacy for your prescriptions.

**I am a current program member and didn't know that I was in the gap until after I already paid for my covered prescriptions. Can I be reimbursed?**

Yes. You must obtain the gap date from your part D plan and call Optum to activate your gap coverage (1-866-279-7383). Then, obtain a "detailed printout" from your pharmacy and mail or fax it to the SRX/DRX program for reimbursement.

**I just applied for the program, but I've been in the gap for months now. Can I be reimbursed for prescriptions that I paid for prior to being in the program?**

No, we do not provide retroactive reimbursement for covered prescription medications prior to being eligible for the program.

**Do I need to reapply for the program each year?**

No. You will be mailed an annual eligibility letter in the month in which you were originally found eligible for the program. This must be completed and returned within 30-days or you may be termed from the program.

**I am changing my part D plan, do I need to notify Senior/Disability Rx program?**

No. All information is electronically coordinated with CMS (Medicare).

**Does the program offer other services?**

Senior/Disability Rx will pay up to \$20.56 per month toward the Part D premium.

**Do you send me the \$20.56 for my part D premium payment?**

No, this is sent directly to the part D plan.

**My part D premium is deducted from my Social Security check. Is there anything that I need to do?**

Call your part D plan (not Social Security/Medicare) and ask them to stop the automatic deduction from your Social Security and to send you a monthly bill, a coupon book, or have it deducted from your checking account.

If it continues to be automatically deducted from your Social Security, you will continue to pay the full premium amount. Once the automatic deduction has been stopped (coordination takes 30-90 days), call your part D plan and request an audit of your account. You will be refunded any over payment for the duration in which you were in the SRX/DRX program and your part D was being deducted from your Social Security.

**Please note:** If your part B is being deducted from your Social Security and not your part D, there is nothing you need to do.

**I am a current program member and the full premium amount is still being deducted from my checking account (or receiving a bill for the full premium). I thought SRX/DRX was paying part of my premium?**

Coordination of premium payment takes 30-90 days from the date you are eligible for the program. If you do not see a reduced amount after 90-days, call the program 1-866-303-6323 option 7.

**I am in the Catastrophic phase of my coverage. Do you still help me with my prescriptions?**

No, the Senior/Disability Rx program covers the cost of prescription medications *only* while a member is in the gap (donut hole) phase of their coverage.

**I need to sign up for a part D plan. Where can I go to do this?**

Contact the State Health Insurance Program (SHIP) at 702-486-3478 (Las Vegas) or 1-877-385-2345 (Northern Nevada) and they can assist you.

**Does Senior/Disability Rx offer assistance for dental services?**

The SRX/DRX Dental Pilot Program ended July 1, 2015. Please contact Access to Healthcare Network at 1-877-385-2345 for information on their discount dental program.