What a Person with Hemophilia Needs to Know about the New Medicare Part D Medication Coverage

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In an effort to provide Medicare-eligible citizens an opportunity to save on prescription drugs, the federal government has devised the Medicare Part D program. The biggest question at this point is probably, “How will this affect my ability to purchase my bleeding disorder medications?”

Factor
Factor products are covered by the Medicare Part B plan and are not affected by the new Part D program. Medicare Part B currently pays 80% of the maximum Medicare allowable rate of the cost of the medication. The individual is responsible for 20% of the cost. If you order from Hemophilia of Georgia, you can participate in the Client Assistance Program (CAP) to help pay those costs. The amount of assistance you can obtain through CAP is based on income. If you have questions about the CAP program, please contact your HoG social worker for further information.

Other Medications
Medicare Part D is offered by private insurance providers and each company has their own formulary based on standards set by Medicare. The formulary is the types of medications that the plan will cover. Therefore, one company may offer your current prescriptions while another may not. Each insurance company offering a program in your area is sending information and will be calling you by phone about their specific programs. Be sure to compare and contrast each policy that is offered to ensure you obtain the best coverage for your particular needs. Another way to compare the programs is to use The Centers for Medicare and Medicaid Services web based “Formulary Finder for Prescription Drug Plans” (http://plancompare.medicare.gov/formularyfinder/selectstate.asp). The site is state specific. First choose “Georgia.” You will be able to search for each medication you currently take. This information can assist you in choosing a company based on the coverage offered for your specific medications. If the plan you choose does not have your specific medication, your doctor can work with you to have the medication covered.

Stimate, Amicar, and IV DDAVP
Many people with bleeding disorders use Stimate, Intravenous DDAVP, and Amicar. These medications are prescription drugs and will be affected by Medicare Part D. It is not determined at this time which plans will cover these products and which will not. All of these products are stocked by the HoG pharmacy. If you order from Hemophilia of Georgia, the business department staff will work closely with you in filing claims for these medications. If you do not order your bleeding disorder products from HoG, be sure to contact your provider to determine if your plan will cover the products.

HIV Medications
The Medicare Part D program will cover HIV medications and if you are Medicare eligible you will need to choose a Part D policy based on the availability of your medications through each plan’s formulary. If you are currently receiving medications through the AIDS Drug Assistance Program (ADAP), there is very little information available to determine how the programs will interact at this time. This is an evolving process
and it would be best to keep in contact with the person or group that maintains your enrollment for further information about how ADAP will be affected by Medicare Part D in Georgia. If you ultimately have medications that are not covered by any other program and you cannot afford them, please contact your HoG social worker for assistance in obtaining alternate resources to help with the cost of the medication.