

Q: Can I still sign up for the Medicare drug program?

A: Yes. You have until May 15th to enroll in a drug plan. If you don't enroll by May 15th, you will pay a late penalty, and the next enrollment will not be until November 15 to December 21, 2006.

There are many factors to consider before joining a Medicare D plan. For people who have access to the internet, Medicare has a "drug plan finder" that can help you make an enrollment choice. Go to www.medicare.gov, and click on "Compare Medicare Prescription Drug Plans." Then click "Find a Medicare Prescription Drug Plan." You will then be able to make a "personalized" search for plans. You will need to enter the 9 digit Medicare Claim Number from your Medicare card, your last name, date of birth, and zip code. You will be asked if you currently have any form of prescription drug coverage, like MassHealth, or a Medigap plan and if you received a letter from Medicare saying you qualify for financial help.

You will then be asked to choose which kind of Medicare drug plan you are interested in. This could be a stand-alone Medicare Prescription Drug Plan (PDP), or a Medicare Advantage Plan, which covers both health care and drugs. If you choose a Medicare Prescription Drug Plan, and you live, for example, in the Boston area, you will get a list of 45 drug plans to review. They range from the cheapest, the Humana PDP Standard plan, with a monthly premium of \$7.32, to the Aetna Medicare Rx Premier plan at \$65.58 per month. The cheaper plans usually have a \$250 deductible, and offer no "gap coverage", which refers to the "donut hole" where you pay 100% of the cost of your prescriptions. The "gap" starts after \$2,250 in drug costs, and continues for the next \$2,850 in drug costs. In our Boston area search, we found 3 plans that provided coverage for generic drugs in the gap, and only one that covered brand name and generics. Plans with no deductible and gap coverage will cost the most.

Before using this Medicare plan finder, you should first price the monthly cost of the drugs you now take as if you had no insurance at all. Most drug stores will give you prices over the phone. If you have very high drug bills, it may make sense for you to consider "gap coverage." Anyone with drug costs over \$190 a month is going to fall into the donut hole area. The Medicare Finder lets you check to see if your drugs are covered by the plan, and what "tier" they fall under. There are 3 tiers, with 3 being the most expensive. What tier your drug will fall into varies from plan to plan. A plan that has your drugs in Tier 2 instead of Tier 3 will save you co-payments at the drug store. You can even check which drug stores in your area are participating in each plan.

Once you have used this new Medicare online tool, call 1-800-Age-Info, press "2" and ask to speak with a SHINE counselor. Discuss with the counselor what kind of plan you think you want, and get their advice before enrolling in this complex new insurance.