

Castle Encourages All Delaware Seniors To Study Their Prescription Drug Plans, Evaluate If They Should Enroll In Medicare Plan D or Change Plans - November 15, 2006

Open Enrollment Season is the time to make your plan work better for you, Castle says

WASHINGTON, D.C. -- As today marks the first day of open season or "re-enrollment" season for the Medicare Part D Prescription Drug Program, Delaware Congressman Mike Castle urged all beneficiaries to compare their current coverage with their needs and evaluate independently if another plan may better suit their requirements. The open season lasts from November 15 through December 31, 2006.

"During this first year of the new Medicare Prescription Drug Program, there have been many ups and downs, but seniors seem generally satisfied once they understand their plan. The most important thing to do during this open season is to first evaluate if you want to join the program if you don't have coverage. And if you are already enrolled in a plan to really take the time to understand if the plan is meeting your coverage needs.

"There is no question that some seniors in Delaware and throughout the United States will reach the so-called doughnut hole, where they are responsible for 100 percent payment for their own drugs. However, there are a number of plans, including sixteen in Delaware, that offer coverage through the gap, although at a higher premium.

"If you do not understand the offerings, it is important to sit down with a trusted family member, and understand the prescriptions you are taking, the formulary with your current plan and the benefits you have. The time to change is now."

Delaware has around 130,000 Medicare beneficiaries and according to the Centers for Medicare and Medicaid Services, approximately 45,000 beneficiaries have prescription drug coverage through Medicare and over 102,000 have prescription drug coverage in total (through their employers or TRICARE for example).

For 2007, there will be 55 plans available in Delaware -- 16 of which are specifically geared towards the low income and another 16 which provide gap coverage for those seniors hitting the doughnut hole. Monthly premiums will range from \$0 (for very low income) to \$12.20 (more bare bones plan) to \$103.20 (likely gap coverage plans that include brand drugs). For a complete listing of plans available in Delaware, please visit:
<http://www.medicare.gov/MPDPF/Public/Include/DataSection/Results/ListPlanByState.asp>