



New York State EPIC
Program
2013 Changes

EPIC – Current Program 2012

- Program changes that began January 1, 2012 made EPIC a free program
- Members are required to enroll in a Part D drug plan and maintain coverage to receive EPIC benefits
- EPIC provides supplemental prescription coverage only while in the Part D coverage gap:
 - Co-payments range from \$3 - \$20 based on the cost of the drug
 - Covers Part D and EPIC approved drugs purchased in the coverage gap
 - Covers drugs in Part D excluded drug classes
e.g. anti-anxiety (benzodiazepines) and anti-seizure (barbiturates) purchased in the coverage gap

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2013 – EPIC Restored

- The 2012 -2013 Executive Budget restored the EPIC program back to 2011 with additional provisions.
- The changes are scheduled to be implemented on January 1, 2013

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Eligibility – No Change

To join EPIC, a senior must:

- be a NYS resident 65 years of age or older
- have annual income below \$35,000 (single) or \$50,000 (married)
- *be enrolled in a Medicare Part D plan*
- not be receiving full Medicaid benefits

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EPIC Enrollment

- Members can continue to join EPIC at any time during the year
- Coverage runs from January 1st to December 31st each year

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Medicare Part D Requirement Continues

- All EPIC members must be enrolled or eligible to enroll in a Part D plan with no exceptions
- Members are required to maintain Part D coverage in order to receive EPIC benefits

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Special Enrollment Period Continues

EPIC members will continue to receive a Special Enrollment Period (SEP) that enables them to join a Part D plan or make a change in their Medicare Part D coverage outside of the Annual Enrollment Period

- New EPIC members can use the SEP to enroll in a Medicare Part D drug plan any time during the year
- All EPIC members can use the SEP to change their Part D plan once during the year

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Part D Premium Assistance Continues

EPIC pays the Medicare Part D premiums for members with income up to:

- \$23,000 or less (single)
- \$29,000 or less (married)

EPIC pays up to the basic benchmark (average cost) of a Medicare Part D plan in New York State - \$43.22 per month in 2013

✓ *If income is above these levels member will be responsible to pay the Medicare Part D premium each month*

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EPIC Co-payments – No Change

<u>Prescription Cost After Billing Part D</u>	<u>EPIC Co-payment</u>
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Up to \$ 15.00	\$ 3.00
\$15.01 to \$ 35.00	\$ 7.00
\$35.01 to \$ 55.00	\$ 15.00
OVER \$55.00	\$ 20.00

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EPIC Drug Coverage

EPIC will provide secondary coverage for Medicare Part D and EPIC covered drugs purchased after any Part D deductible (if a member has one) is met:

- Initial Coverage Period
- Coverage Gap (donut hole)
- Catastrophic Coverage Period

EPIC will also cover many Part D excluded drugs such as prescription vitamins and prescription cough and cold preparations (not subject to the Part D deductible)

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EPIC Fee and Deductible Plans Restored

Fee Plan

- single, with income up to \$20,000
- married, with joint income up to \$26,000

Deductible Plan

- single, with income from \$20,001 - \$35,000
- married, with joint income from \$26,001 - \$50,000

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EPIC Fee Plan Members

EPIC annual fees range from \$8 - \$300 and are billed in quarterly installments

EPIC Fee members:

- ✓ with full Low Income Subsidy will have EPIC fee waived
- ✓ will receive Medicare Part D premium assistance from EPIC up to \$43.22 per month in 2013
- ✓ will pay EPIC co-payments ranging from \$3 to \$20

Bills for Fee members will be sent in December for 2013 coverage

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EPIC Deductible Plan Members

EPIC Deductible members with income from \$20,001 to \$23,000 single or \$26,001 to \$29,000 married:

- ✓ Must meet an out-of-pocket EPIC deductible based on income before paying EPIC co-payments for drugs
- ✓ Since EPIC pays their Part D premium, the EPIC deductible is not lowered for these members

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EPIC Deductible Plan Members

EPIC Deductible members with income higher than \$23,000 single or \$29,000 married:

- ✓ will be responsible for paying their Medicare Part D premium each month
- ✓ will have their EPIC deductible reduced by the annual cost of a benchmark Medicare Part D drug plan (\$519) to help them pay
- ✓ will pay EPIC co-payments after they meet their reduced EPIC deductible

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EPIC Deductible Plan Members

Will **not** be able to apply out-of-pocket drug costs for Part D and EPIC covered drugs purchased in the Medicare Part D deductible phase (if they have one) to their EPIC deductible

Will be able to apply drug costs for covered Part D excluded drugs to their EPIC deductible.

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EPIC with Extra Help or Medicare Savings Program

EPIC will continue to assist members in applying for Low Income Subsidy (LIS) Extra Help and the Medicare Savings Program (MSP) using the Request for Additional Information (RFAI) process

Benefits of EPIC and LIS together:

- EPIC fees are waived for those with Full LIS
- EPIC will provide co-pay assistance for LIS/deemed members
- EPIC will pay for covered Part D excluded drugs for LIS/deemed members
- EPIC LIS members may join an enhanced Medicare Part D plan or Medicare Advantage Drug Plan (Medicare pays up to basic benchmark premium, EPIC pays up to an additional benchmark premium)

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EPIC ID Cards

Remind EPIC members:

- ✓ to continue to use their current ID card
- ✓ to present their EPIC and Medicare Part D ID cards at the pharmacy
- ✓ if ID card has been lost or destroyed, they may contact EPIC Helpline for a replacement card

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EPIC Member Notification

- Members received a "Good News For EPIC Members" Letter in August notifying them of the program changes beginning January 1, 2013
- A Renewal Form was also enclosed
 - Members must report their income, confirm NYS residency and sign the form
 - No documentation is required
 - If married and living together, report spousal income information and spouse must sign the form even if only one person is enrolled in EPIC
 - Return the form to EPIC in the postage paid envelope as soon as possible

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EPIC Member Notification

- EPIC members who successfully renew coverage for 2013 will received a letter in early December
 - Fee members
 - EPIC will pay the Part D plan premium in 2013 up to the benchmark amount (\$43.22 per month); member must pay their EPIC fee
 - Bills will be sent in early December
 - Deductible members
 - Income under \$23,000 single or \$29,000 married - EPIC annual deductible amount will be shown and EPIC will pay the Part D plan premium
 - Higher incomes - EPIC annual deductible (after reduction by the annual cost of a basic Part D plan - approximately \$519); member must pay the Part D premium

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Information and Assistance

EPIC Program

Participant Helpline: 1-800-332-3742
(TTY 1-800-290-9138)

Provider Helpline: 1-800-634-1340

Web: www.health.ny.gov

To schedule an outreach event, please contact Joyce Finkelmeier at 518-312-1306

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What is New York Prescription Saver (NYPS)?



A **free** pharmacy discount card that lowers prescription costs by as much as:

- 67% on generic drugs
- 24% on brand name drugs

Ways to apply:

- Online at <http://nyprescriptionsaver.fhsc.com>
- Print an application from the website, complete it and mail
- By phone at 1-800-788-6917

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Who Can Join?

- NYS residents who do not receive Medicaid
- Age 50 up to 64 or
- Persons with a disability and determined disabled by Social Security Administration (SSA)
- Have an annual income under \$35,000 (single) or \$50,000 (married) based on prior year's income

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Does NYPS Work with Other Discount Cards?

- NYPS discount cannot be used with other discount cards or insurance plans
- Must choose NYPS or another discount card at the time of purchase
- Ask the pharmacist which discount card has the lowest price for that drug

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Information & Assistance

NYPS

Participant Helpline: 1-800-788-6917 (TTY 1-800-290-9138)

Provider Helpline: 1-800-785-4922

Fax Number: 1-800-774-7493

Address: NYPS
P.O. Box 12069
Albany, NY 12212-2069

Web: <http://nyprescriptionsaver.fhsc.com>

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