



Special Pharmaceutical Benefits Program (SPBP)

Medicare Premium Assistance

2019

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Who qualifies?

The Special Pharmaceutical Benefits Program (SPBP) premium assistance program is available for individuals enrolled in SPBP and who are eligible and enrolled in a partnering Medicare plan.

Special Pharmaceutical Benefits Program (SPBP) Medicare Part C and D Premium Assistance

Premium Payment Details:

- 1) SPBP will pay the full Medicare Part D (prescription drug) premium and any late enrollment penalty on behalf of individuals who enroll in a stand-alone Medicare Part D plan with a premium payment agreement with SPBP.
- 2) SPBP will pay the full Medicare Part C (medical) premium and full Medicare Part D (prescription drug) premium along with any late enrollment penalty on behalf of individuals who enroll in a Medicare Advantage with Prescription Drug (MAPD) plan if the plan has a premium payment agreement with SPBP.
- 3) No Medicare premium assistance program enrollment forms are necessary.
- 4) Medicare Part C and D premiums and associated late enrollment penalties are paid directly to the insurer or prescription drug plan for individuals who are actively enrolled in SPBP at least one day of the coverage month.
- 5) No premiums will be reimbursed directly to clients by SPBP.
- 6) SPBP clients enrolled in a Medicare Part C or D plan not on SPBP's list of plans with premium payment agreements will be responsible for paying their own premiums and/or late enrollment penalties.

For more information about SPBP's Medicare Part C and D premium assistance program, call 1-800-225-7223.

Questions & Answers

The following questions and answers address program policies and procedures as they relate to how the Special Pharmaceutical Benefits Program (SPBP) works with Medicare Part C and D.

1. What is Medicare Part C?

Answer: Medicare Part C or commonly called Medicare Advantage Plans combine the benefits of Medicare Part A (hospital coverage) and Medicare Part B (medical coverage) into one plan administered by private insurance companies. In addition to offering hospital and medical benefits, most Medicare Part C plans provide coverage of prescription medications too. These types of Medicare Part C plans with prescription coverage are sometimes referred to as Medicare Advantage Prescription Drug (MA-PD) plans.

2. What is Medicare Part D?

Answer: Medicare Part D is the component of Medicare that offers prescription drug coverage through private insurance companies for individuals enrolled in original Medicare or for individuals who do not have prescription benefits included in their Medicare Part C/Advantage Plan.

3. If I have SPBP, why should I enroll in a Medicare Part C or D plan since the SPBP provides prescription drug coverage?

Answer: In most cases, SPBP cardholders will be able to save money on their prescriptions by being enrolled in both Medicare and SPBP at the same time.

4. Are all SPBP cardholders enrolled in Medicare Part D?

Answer: No, SPBP will not enroll the following into a Medicare Part D Plan: those who do not qualify for Medicare, those who do not have Medicare Part A or B, those in Medicare Part C/Advantage Plans, and those in employee retirement plans or commercial plans with creditable drug coverage.

5. How do I know if the SPBP has enrolled me in Medicare Part D?

Answer: If SPBP enrolls you in a Medicare Part D plan, you will receive a letter advising you of the effective date and the name of the Medicare Part D plan selected for you. In order to select the best plan for you, the SPBP reviews your information and selects a plan that will cover your medications at the lowest cost while allowing you to go to a nearby pharmacy.

6. I have not received any letter or other information from the SPBP about how it will work with my Medicare Part D plan. Does that mean that I will not get any help from SPBP with Medicare Part D costs?

Answer: If, by November 1st, you have not received information from SPBP, we may not be enrolling you in a Medicare Part D plan. All SPBP members who are also enrolled in Medicare Part D get help with their Part D prescription drug cost-sharing including deductibles, co-pays, and costs during the coverage gap. If you have any questions about how the SPBP can work with your Medicare Part D plan, please call the program directly at 1-800-225-7223.

7. Will I receive an identification card from the Medicare Part D plan that SPBP enrolled me in?

Answer: If you are a new member to the Medicare Part D plan, you will receive an identification card. You will need to use your Medicare Part D plan's identification card along with your SPBP card at the pharmacy.

8. I am not currently enrolled in SPBP. If I enroll in the program, will I automatically be enrolled in a Medicare Part D plan?

Answer: If you are eligible for a Medicare Part D plan, but do not have a Part D plan when you enroll in SPBP, you may be assigned to a plan during the Medicare Annual Enrollment Period which runs from October 15th – December 7th each year. If this occurs, the SPBP will send you a letter that will indicate if you have been assigned to a Medicare Part D plan.

9. Who will pay the Medicare Part C or D premium?

Answer: If you are enrolled in the SPBP and in a Medicare Part C or D plan with a premium payment agreement, the SPBP will pay your full monthly Medicare Part C or D premium as well as any associated late enrollment penalty you may owe.

10. Should I sign up for automatic Medicare Part D premium deductions from my Social Security benefit (SSA Withhold)?

Answer: By signing up for automatic deductions from Social Security, you may be paying for the premiums that SPBP is already paying for. In these cases, if you are enrolled in Social Security Withhold, you may have to wait 90 days or more to receive your refund. Please check with SPBP prior to making this decision by calling 1-800-225-7223.

11. I've received a coupon booklet for premium payments from my Medicare Part D plan that partners with SPBP; should I send in payments?

Answer: No, you should not send any money to the Medicare Part D plan without first checking with SPBP by calling 1-800-225-7223.

12. If I am enrolled in a Medicare Part C or D plan, will I still use my SPBP card?

Answer: Yes, show both your Medicare prescription card and SPBP card at the pharmacy and tell your pharmacist to bill your Medicare plan first and bill SPBP second.

13. Will my pharmacy co-payments be higher with SPBP and Medicare?

Answer: For SPBP members, your out-of-pocket expense will be zero for drugs covered under both programs. If the prescription is not covered by SPBP and only by the Medicare Part C or D plan, you will not pay more than the Medicare Part C or D copay/coinsurance. If you run into any confusion at your pharmacy, call SPBP's toll-free number at 1-800-225-7223 while you are there.

14. Many Medicare Part C and D plans stop their coverage after you reach a certain dollar limit. How will this work if I also have SPBP?

Answer: This coverage limitation is sometimes referred to as the "donut hole" or "coverage gap". You will not experience a "donut hole" or period of time when you have no prescription drug coverage by Medicare Part C or D if the drugs are covered by SPBP. The SPBP will fill in the gaps during this period, so that you can continue to get your covered prescriptions paid for by SPBP at no cost to you.

15. What happens if my Medicare Part C or D plan doesn't cover all of the drugs that SPBP covers?

Answer: If the drug is covered by SPBP but not by your Medicare Part C or D plan, SPBP will pay the full cost of the drug at no expense to you.

16. Can I go to any pharmacy I choose if I am in SPBP and Medicare Part C or D?

Answer: No, you must use the pharmacies that are in your Medicare Part C or D plan's network and SPBP's pharmacy network. If SPBP selected a plan for you, we picked the Medicare plan that allows you to go to the pharmacy where you usually get your prescriptions filled. If you decide to change pharmacies, check with your new pharmacy to make sure they participate in your Medicare Part C or D plan and SPBP.

17. If my Medicare Part C or D plan offers a mail-order service, can I use it?

Answer: Yes, however the mail-order pharmacy must participate with SPBP in order for the program to cover your copays or out of pocket expenses.

18. Where can I get a list of the mail-order pharmacies that I can use?

Answer: In order to properly coordinate benefits with both programs, cardholders enrolled in a Medicare Part C or D plan will have to use the pharmacies that participate in the Medicare plan's pharmacy network and the SPBP pharmacy network. If your Medicare plan offers mail-order services, the plan will provide information regarding these pharmacies in their welcome kit and enrollment documents that will be sent to you.

If you want to find out whether a mail-order pharmacy also participates with the SPBP, you can contact SPBP directly at 1-800-225-7223.

19. How did SPBP decide which Medicare plan to enroll me in?

Answer: We reviewed the drugs that you take and the pharmacy you use most often. Then, we matched you up with a partner plan that covers your medications, offers you the lowest possible costs for your prescription drugs, and works at the pharmacy you use.

20. Which Medicare Part C and D Plans are partnering with SPBP?

Answer: The Medicare Part C and D plans that are partnering with SPBP are listed on SPBP's website at www.health.pa.gov/spbp. Reimbursement cannot be made to out-of-state plans or plans not on SPBP's list of Medicare Part C and D plans with premium payment agreements.

21. Are the plans listed by SPBP the only Medicare Part C and D plans that I can enroll in?

Answer: No, however, enrolling in one of the Medicare Part C or D plans on SPBP's list of plans with premium payment agreements guarantees that you receive help with your plan premium, late enrollment penalty costs, deductible, and medication copay/coinsurance from SPBP.

If you decide to pick a Medicare Part C or D plan that is not on SPBP's list of Medicare Part C and D plans with premium payment agreements, you will be responsible for payment of your Medicare Part C or D premium. Please check with SPBP prior to making this decision by calling 1-800-225-7223.

22. Where can I get more information about the Medicare Part C and D plans available in PA?

Answer: Information about premiums, participating pharmacies, and covered drugs for these companies and any other Medicare Part C or D plan operating in Pennsylvania is available by calling 1-800-Medicare (1-800-633-4227 or 1-877-486-2048 (TTY)) or by going on the internet at: www.medicare.gov. Also, the "Medicare and You Handbook" mailed to all Medicare beneficiaries in the fall has a list of all the plans available in Pennsylvania.

23. Can I pick a different Medicare Part D plan from the one that the program has chosen for me?

Answer: During the Annual Enrollment Period from October 15 through December 7, anyone on Medicare can change their Medicare Part D plan. Before this time period occurs, SPBP sends its members a notification regarding a plan that partners with SPBP and provides the best coverage at the lowest out-of-pocket expense. If you want to enroll in a Medicare Part D plan that is not one of our partner plans you may call the Medicare plan directly or ask Medicare to assist by calling 1-800-Medicare (1-800-633-4227 or 1-877-486-2048 (TTY)).

24. If I am already enrolled in a Medicare Part D plan and have been paying my monthly premium to the plan, will I still be switched to the Part D plan that SPBP picked for me?

Answer: Not necessarily. Shortly before the Annual Enrollment Period, you will receive a letter from SPBP telling you whether or not you will be assigned to a different plan. If you receive a letter, the choice of Medicare Part D plans is yours. If you do not respond to the letter, you will be assigned to the Medicare Part D plan that the program picks for you. The letter will provide instructions on how to notify the program if you want to stay in your current plan.

25. What should I do if I receive a bill from my Medicare Part C or D plan for the monthly premium?

Answer: If you are enrolled in one of SPBP's premium assistance plans, you should not receive a bill for premiums. If you are enrolled in a premium assistance plan and you receive a bill for your premiums, you should contact SPBP immediately at 1-800-225-7223. In addition, you should not sign up for deductions from your Social Security checks (SSA Withhold) for payment of your Medicare Part C or D premiums or send payment for any coupon booklets you receive without first checking with SPBP by calling 1-800-225-7223.

If you are a SPBP member in a Medicare Part C or D plan that does not partner with SPBP, you will be responsible for paying the monthly premium to the Medicare Part C or D plan.

26. If I am in a Medicare Part C/Advantage Plan without prescription drug coverage, do I have to change plans to enroll in Medicare Part D?

Answer: If you are in a Medicare Part C/Advantage Plan (HMO/PPO/SNP) without prescription drug coverage and you would like to enroll in Medicare Part D, you need to contact your Medicare Advantage Plan to see if they offer a plan with a Part D benefit. If they do, you should enroll through your Medicare Advantage plan in order to keep your doctor and other health care providers. If you are in SPBP, the program will pay the Medicare Part C and/or D premium portion for you as long as it is a premium assistance plan.

If your Medicare Part C/Advantage Plan does not offer a Medicare Part D benefit, then you may need to join a different Medicare Part C/Advantage Plan to get Medicare Part D. Keep in mind that changing Medicare Advantage plans may affect your choice of doctors. If you have any questions about how the SPBP can work with your Medicare plan, please call the program directly at 1-800-225-7223.

27. Do I have to enroll in Medicare Part D if I am enrolled in SPBP?

Answer: If you are eligible for Medicare Part D and do not have any other prescription drug coverage other than SPBP, you should enroll in a Medicare Part D plan. By selecting a Medicare Part D plan that partners with SPBP, your Part D premiums will be paid in full by SPBP. All SPBP members who are enrolled in both Medicare Part D and SPBP get help with their Part D prescription drug cost-sharing including payment of deductibles, co-pays, and drug costs during the coverage gap. If you have any questions about how the SPBP can work with your Medicare Part D plan, please call the program directly at 1-800-225-7223.

28. I am enrolled in SPBP and receive benefits from the Veteran's Administration (VA). Do I need to enroll in Medicare Part D?

Answer: No, the VA is considered creditable coverage (as good as or better than Medicare Part D). You may choose to enroll in Medicare Part D and keep your other benefits. That way, you will have extra prescription coverage in case you cannot get to a VA facility.

29. I am a Pennsylvania State Employee Retiree and have health coverage through Pennsylvania Employees Benefit Trust Fund (PEBTF)/Pennsylvania Retired Employees Health Program (REHP). Should I enroll in a Medicare Part D plan?

Answer: If SPBP is aware that you are enrolled in PEBTF/REHP and SPBP, the program will not enroll you into a Medicare Part D plan. The PEBTF/REHP offers Medicare Part D coverage through a specific Medicare Part D plan. For more information, you should contact PEBTF at 1-800-522-7279.