



New York State EPIC Program

2013 Changes

2013 – EPIC Restored

The 2012 -2013 Executive Budget restored the EPIC program back to 2011 with additional provisions.

- The changes were implemented on January 1, 2013

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 or eligible for a Medicare Part D plan***
- not be receiving full Medicaid benefits

Medicare Part D

Requirement continued

- All EPIC members must be enrolled or eligible to enroll in a Part D plan
- Seniors in union or retiree plans must first consult their retiree benefits department
- Members are required to maintain Part D coverage in order to receive EPIC benefits

Special Enrollment Period Continues

EPIC members will continue to receive a Special Enrollment Period (SEP) that enables them to join Part D 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
- All EPIC members can use the SEP to change their Part D plan once during the year

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*

EPIC Co-payments – No Change

**Prescription cost after
billing Part D**

EPIC Copayment

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

EPIC Coverage

EPIC will provide secondary coverage for Medicare Part D and EPIC covered drugs purchased after any Part D deductible 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

Medicare Part D Deductible

EPIC will not provide secondary coverage for Part D and EPIC covered drugs purchased during the Part D deductible phase (if member has a Part D deductible)

- 2013 Medicare Part D deductible is up to \$325
- If possible, consider a Medicare Part D plan without a deductible in 2013 and their formulary first, since EPIC only pays secondary

EPIC Fee and Deductible Plans

Fee Plan

- single, with an income up to \$20,000
or 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

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 the basic benchmark amount
- ✓ will pay EPIC co-payments ranging from \$3 to \$20

Bills for Fee members were sent in December for 2013 coverage

EPIC Deductible Plan Members

Deductible members will ***not*** be able to apply out-of-pocket drug costs to their EPIC deductible for Part D and EPIC covered drugs purchased in the Medicare Part D deductible phase

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 before paying EPIC co-payments for drugs
- ✓ will not have their EPIC deductible reduced, since EPIC pays their Part D premium

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 benchmark cost of a Medicare Drug Plan to help them pay
- ✓ will pay EPIC co-payments after they meet their reduced EPIC deductible

EPIC and Low Income Subsidy (LIS) Extra Help

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

Benefits of LIS:

- Do not have a Medicare Part D coverage gap and member can change their plan every month
- Have co-pays ranging from \$2.65 (generic) and \$6.60 (brand) in 2013
- Partial LIS have low Medicare Deductible, no coverage gap and reduced co-pays

Benefits of EPIC and LIS together:

- EPIC fees waived for those with Full LIS
- Brand co-pay will be lowered to \$3.00 when submitted to EPIC
- 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)

EPIC ID Cards

Remind EPIC members:

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

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

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



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

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

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>