
WHERE TO GO WHEN YOU HAVE QUESTIONS ABOUT YOUR BENEFITS

Figuring out how to choose and join health plan can be challenging. But you also need to learn how to effectively use your benefits to get access to the medicines you need to stay healthy.

Here are some tips on where to turn for help with pharmacy benefits, whether you have private insurance through your employer or union, you are enrolled in Medicare, you receive Medicaid benefits, or you have no insurance or insufficient insurance.

If You Have Private Insurance

Many people have insurance through their employer or union. Some people may also purchase this kind of insurance individually for themselves. If you have questions about how to use this kind of insurance:

- ⇒ Contact membership services. You can find the phone number (typically a toll-free number) by looking at your insurance card.
- ⇒ Contact your state department of insurance for information on your rights and how to file a complaint. You can find contact information for your state's department of insurance at www.naic.org/state_web_map.htm, or the blue pages of the phone book.
- ⇒ Go to www.YourPharmacyBenefit.org for information to help answer your questions about how to choose coverage that is right for your family's needs and how to make best use of the coverage you have.

If You Have Medicare Coverage

This is a program designed for people 65 or older, some people under 65 with permanent disabilities and people with End-Stage Renal Disease, requiring dialysis or a kidney transplant. To learn more about how to use your Medicare benefits:

- ⇒ Look for information in the mail on the new prescription drug coverage that will go into effect on January 1, 2006. Enrollment begins November 15, 2005 and extends through May 15, 2006. You can also call 1-800-MEDICARE (1-800-633-4227), or go to www.medicare.gov for more information that will help you in the enrollment process. TTY users should call 1-877-486-2048.
- ⇒ Contact your State Health Insurance Assistance Program (SHIP). These contact centers provide free personalized advice for any problems or questions you may have about your benefits. To find your local contact center, visit www.medicare.gov/contacts/static/allStateContacts.asp or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- ⇒ Go to www.YourPharmacyBenefit.org for information to help answer your questions about how to choose coverage that is right for your needs and how to make best use of that coverage once you have it.

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If You Have Medicaid Coverage

Medicaid is a program that pays for medical costs for certain individuals and families with low incomes. To learn more about how to use your Medicaid benefits:

- ⇒ Contact your local Medicaid office. You can find your local office by selecting your state at www.cms.hhs.gov/medicaid/consumer.asp. You can also call 1-800-MEDICARE (1-800-633-4227) and ask for an agent who can help you find your local office. This is a general number that can help you find information about both Medicare and Medicaid. TTY users should call 1-877-486-2048.
- ⇒ Know that your state's Medicaid program may be listed under its own unique state name. For example, in California the Medicaid program is called "Medi-Cal." To find out the name of your state's Medicaid program visit www.herc.research.med.va.gov/resources/FAQ_i07.htm. You can also find contact information for your local office on this page.

If You Have No Coverage or Your Coverage Isn't Enough

Uninsured or underinsured consumers can often find ways to get their medications for little or no cost. There are hundreds of programs available. To find a program that may help you:

- ⇒ Contact the Partnership for Prescription Assistance. This program provides a single point of access to more than 275 public and private patient assistance programs. Patients can call 1-888-4PPA-NOW (1-888-477-2669) or use the Web site www.pparx.org.
- ⇒ Discuss options with your physician, nurse or pharmacist.