

## *Assistance with Medicare Part D Copays Now Available*

*By Jean P. Hall, Ph.D., KU Evaluation Team, Principal Investigator*

**K**ansas Medicaid has launched a new Medicare Part D Copayment Assistance program effective January 1, 2007. The program is available to people who have both Medicaid and Medicare (dual eligibles). Under the new program, dual eligibles will only be responsible for paying up to the Medicaid copayment for drugs, which is generally \$3.00 per prescription. Some Medicaid beneficiaries have no copayment obligation. Under Medicare, the maximum copayment for dual eligibles has increased from \$5.00 in 2006 to \$5.35 in 2007.

In order to receive the assistance, beneficiaries need to show both their Medicare and Medicaid cards when they fill a prescription and their pharmacy must be a Medicaid provider. To find out more about the program, persons can contact their local *Working Healthy* Benefits Specialist or call the Kansas Medical Assistance Program Customer Service Center at 1-800-766-9012

### Example of how the Copayment Assistance works:

Phillip is a *Working Healthy* participant and has a \$3.00 Medicaid copayment. His income is more than 100% of the federal poverty level. He fills a prescription for a name-brand drug. If his Part D plan and his pharmacy are following the copayment guidelines, he will have a copayment of \$5.35. Medicare Part D Copayment Assistance will pay the difference:

$$\begin{aligned} & \$5.35 \text{ (Part D Copayment)} - \$3.00 \text{ (Medicaid copayment made by Phillip)} = \\ & \quad \quad \quad \mathbf{\$2.35 \text{ assistance paid by Kansas Medicaid}} \end{aligned}$$

### **Other Important Part D Information**

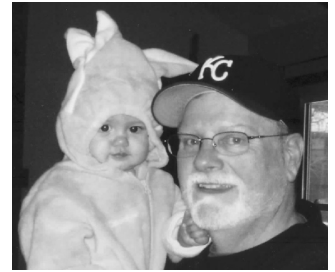
Although Part D has now been in effect for a year, people may not be aware of some options they have under the program. Two of these options that apply to *Working Healthy* enrollees and other dual eligibles include:

- 1. The ability to change Part D plans monthly.** People may encounter problems with their Part D plans such as the plan no longer covering a needed medication or a local pharmacy not accepting the plan. People who are dually eligible for Medicare and Medicaid have the option to change plans as frequently as each month to ensure they can get the coverage that best meets their needs.
- 2. The ability to appeal a denial of a drug by a Part D plan.** If a person's plan denies coverage of a particular medication, the individual can appeal the plan's decision. The denial may occur because the plan determines the medication is not medically necessary, the drug dosage or form is not appropriate, the doctor did not file a prior authorization, the drug is not on the plan formulary, or for other reasons. Depending on the reason for the denial, several levels and timelines for appeals exist under Part D.

For assistance with changing plans or appealing a drug denial, individuals can contact Senior Health Insurance Counseling for Kansas (SHICK) at 1-800-860-5260 and on on-line at [http://www.agingkansas.org/shick/shick\\_index.html](http://www.agingkansas.org/shick/shick_index.html) or their local *Working Healthy* Benefits Specialist by calling 1-800-449-1439.

# Benefits Specialists' Corner

This issue features *Working Healthy* Benefits Specialist Terry Cronin from the Kansas City Service Center. Terry joined the *Working Healthy* team in August 2006 after working in EES. He is not new to the social services arena; prior to his work for the State of Kansas, Terry worked in various roles in the State of Missouri as well as several years in Iowa working with at-risk youth and youth with psychiatric disabilities. Terry enjoys spending time with his family - especially his 9 month old granddaughter pictured with him here - and is an ordained minister and active elder in his church. Terry's *Working Healthy* coverage area includes the counties of Douglas, Johnson, Leavenworth and Wyandotte. He can be reached by phone at (913) 279-7173 or by E-mail at [TCronin@srs.ks.gov](mailto:TCronin@srs.ks.gov).



Having been a Benefits Specialist for only a short time, I still have a great deal to learn about the *Working Healthy* program and many other aspects of my position. I do know enough however, to recognize the value of this program to persons with disabilities who want to live productive lives and be given the same opportunities as anyone else.

While working as a residence manager for a non-profit organization in Independence, Missouri, I saw how being a person with a disability oftentimes means losing the right to choose. I managed a 12 unit apartment building with 11 participants and one full time staff. Our participants worked in sheltered workshops as well as in competitive employment. We provided support for them in their transportation, shopping, planning and preparing meals, and money management. The support was designed to give them the ability to make choices and enrich their lives by giving them the same opportunities as anyone else.

Well, almost. You see, if I don't like my job, I can look for another one or change positions when something else comes up. Earning more income is a good thing for me and benefits my life. I can save money for vacations, retirement, a new car, or just to have it when I want to use it for something. I have the right and ability to make choices in my life. The choices I make may affect me positively or negatively, but I still have them to make.

While working as the apartment manager, I had a wonderful full time staff person who, as one of her many duties, helped plan great vacations for the participants. They all worked together to choose where they would go and what it would cost. Our staff would then help them all year long to save money each week and prepare for their trips. Every year the participants planned, saved, and looked forward to their vacation...just like anyone else.

Then one year, the regional center "reminded" our agency that Missouri had set the resource limit for a single individual at \$999.00. If a person had more resources, they would lose their Medicaid coverage. If the agency held the money in a separate account it could be considered fraud. So the participants were now limited to where they could go or what they could do and their ability to make a choice in this area of their lives was profoundly affected.

Missouri had a Medicaid Buy-in program for only a short while and chose not to embrace this opportunity for their citizens with disabilities as Kansas did with *Working Healthy*. Having worked with low resource limits and high spenddowns, I can appreciate the benefits I see with *Working Healthy*: a program that allows persons with disabilities to get closer to living their lives just like anyone else; gives people the ability to have health insurance with a reasonable premium instead of a costly spenddown and increased resource rules that allow people to save money for things they want or need; and empowers people to make choices to make or increase their income to better their lives...just like anyone else.

I am so happy to have the opportunity to be a part of this program and to work with this team of dedicated individuals who want to make a difference in people's lives.

**- Terry Cronin, Benefits Specialist**

## ***Medicaid Infrastructure Grant to Support the Employment of People with Disabilities***

**T**he Centers for Medicare and Medicaid Services (CMS) recently awarded Kansas a four-year Medicaid Infrastructure Grant to promote the competitive employment of Kansans with disabilities. Funding for the 2007 grant year is one million dollars.

Grant funds will be used to create a comprehensive and coordinated state-wide approach that supports individuals with disabilities who want to work, as well as forming partnerships with Kansas businesses to encourage competitive, integrated employment opportunities. The major objectives of this grant are to develop a comprehensive employment system that:

- maximizes employment for Kansans with disabilities;
- increases the state's labor force through the inclusion of people with disabilities; and
- protects and enhances workers' healthcare, other benefits, and other necessary employment supports.

*Working Healthy* staff will be conducting a series of stakeholder meetings to develop a more specific strategic plan for the grant. Input is needed from people with disabilities, advocates and employers across the state. Please contact *Working Healthy* at 1-800-449-1439 for more information.

## ***Work Opportunities Reward Kansans (WORK) -- Personal Assistance Services Coming Soon***

**T**he *Working Healthy* staff have been busy these last few months with the design and planning for implementation of the WORK services benefit plan. A collaborative group of advocates, services providers, SRS staff and consumers have been meeting regularly to provide input and guidance in this process. The anticipated date of implementation for WORK is now July 2007.

WORK services will include all of the state's regular state plan services plus personal assistance services for employed adults with developmental disabilities, physical disabilities, and traumatic brain injuries who are eligible to enroll in *Working Healthy*. The services will also include assessment, independent living counseling, and assistive services.

As reported in the October 2006 issue, the new package of services has several unique features. Personal assistance services will be offered using a "cash model," allowing participants to handle funds and purchase their services directly. Participants also have the option to use a more traditional approach to fiscal management and employ a fiscal agent to manage their funds. Moreover, participants will also be given the flexibility to purchase services in an alternative and cost-effective way, e.g., send laundry out rather than pay an attendant to do the laundry.

These are just a few examples of the features available for workers with disabilities wanting to utilize the WORK program for assistant services. For more information or questions about WORK, please contact *Working Healthy* by calling 1-800-449-1439.

## ***New Working Healthy Coverage Areas***

**I**n January, areas covered by *Working Healthy* Benefits Specialists changed in order to accommodate the addition of a second Benefits Specialist in the western half of the state. Seven Specialists still cover the state with the newest member joining the team in the Greensburg SRS Service Center. Karen Baessler is joining the *Working Healthy* team and will cover the Southwest corner, including the counties of Barber, Clark, Comanche, Edwards, Finney, Ford, Grant, Gray, Greeley, Hamilton, Hodgeman, Kearny, Kiowa, Lane, Meade, Morton, Ness, Pratt, Scott, Seward, Stafford, Stanton, Stevens and Wichita. Karen can be reached at (620) 723-3321 or GKSB@srs.ks.gov. For a map and listing of coverage areas in the rest of the state and to find out who the Benefits Specialist is in your area, go to the *Working Healthy* website [www.workinghealthy.org](http://www.workinghealthy.org) or call 1-800-449-1439.

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**This newsletter and other information regarding *Working Healthy* can be found on-line at: <http://www.workinghealthy.org>**

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*Additional copies and copies in alternate formats are available upon request by writing the University of Kansas, CRL - Division of Adult Studies, Attn: Noelle, JR Pearson Hall, Room 521, 1122 West Campus Rd., Lawrence, KS 66045-3101, by calling (800) 449-1439, or by emailing, [pixie@ku.edu](mailto:pixie@ku.edu)*

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