

Options for Filling the Gap in Part D Coverage

CMS has prepared two tip sheets related to the coverage gap (sometimes called the "donut hole") that affects about 28% of people with Medicare who have drug coverage in a plan that has a coverage gap.

One tip sheet, "How the Coverage Gap works for People with Medicare Prescription Drug Plans," is a tip sheet for partners who work with people with Medicare and contains several questions and answers related to the coverage gap.

That tip sheet is available at

<http://www.cms.hhs.gov/partnerships/downloads/PartneTipSheetExplCovGap080206.pdf>

The second tip sheet, "Bridging the Coverage Gap," is written for distribution to people with Medicare and includes information on ways people can avoid or delay entering the gap, and continue to save money on drug costs while in the gap. That tip sheet is available at

<http://www.medicare.gov/Publications/Pubs/pdf/11213.pdf>

One of the tips in the "Bridging the Coverage Gap" tip sheet is for people to look into Patient Assistance Programs that may be offered by manufacturers of drugs. SHIP counselors may find helpful a reference chart of Patient Assistance Programs prepared by the private organization RxAssist. That information is available at <http://www.rxassist.org/docs/medicare-and-paps.cfm>

Additional assistance

Partnership for Prescription Assistance (PPA) sponsored by PhRMA (Pharmaceutical Research and Manufacturers of America) provides a single point of access to more than 475 different programs that can help people who qualify get their medicines free or nearly free. To date, 2.5 million people nationwide have been helped with their drug needs. (888) 4-PPA-NOW or visit

www.pparx.org.