

PRESCRIPTION ADVANTAGE

Prescription Advantage, the Massachusetts state pharmaceutical assistance program, works together with your Medicare prescription drug coverage to lower prescription drug costs for individuals enrolled in Medicare.

The prescription drug coverage provided through Medicare is the primary drug insurance for Prescription Advantage members.

Prescription Advantage is a secondary insurer providing financial assistance to supplement Medicare coverage. Depending on the member's income, Prescription Advantage helps to pay member's Part D plan co-payments, the Medicare coverage gap (also known as the "donut hole") and co-payments in the Medicare catastrophic benefit.

Prescription Advantage reduces the amount of money paid for prescriptions by providing an out-of-pocket spending limit for members. Once this limit is reached, Prescription Advantage will cover prescription drug co-payments for the remainder of the plan year.

Who can join?

Anyone 65 years of age or older.

How will prescription advantage work for those eligible for Medicare?

- If you are Medicare eligible, you must join a Medicare Part D drug plan in order to be eligible for Prescription Advantage benefits.
- Medicare Part D will still be your primary drug insurance. Prescription Advantage will be your secondary payer supplementing the Medicare coverage during coverage gaps and will provide protection from catastrophic drug costs.
- Prescription Advantage will cover portions of co-payments. Co-payment amounts are on a sliding scale according to member's income.
- Prescription advantage may also pay all or part of your Medicare Part D premium.

Prescription advantage is a win/win situation for most seniors. See how it will help you in the long run. If you have questions or would like to enroll in this program, call Debbie at 583-3564 for an appointment