

NEW YORK STATE SENATOR Michael H. Ranzenhofei

Seniors May Qualify For New York's Low-Cost Prescription Drug Program!

MICHAEL H. RANZENHOFER May 19, 2015

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By: Michael H. Ranzenhofer

As your State Senator, helping older Western New Yorkers pay for the soaring costs of prescription drugs is, and always will be, a priority. In fact, one of my proudest accomplishments in recent years was restoring funding to New York's Elderly

Pharmaceutical Insurance Coverage (EPIC) program.

EPIC is a New York State cost-sharing program that helps eligible seniors pay for their prescription drugs. The program has been recognized as one of the best low-cost prescription drug programs in the nation. Currently, more than a quarter of a million EPIC members are saving, on average, 90 percent of the costs of their medicines.

In this column, I will share some basic information on New York's EPIC program, including details on eligibility and coverage.

To be eligible, you must be a New York State resident 65 years or older with an annual income under \$75,000 if single, or \$100,000 or less if married. You must also be enrolled in a Medicare Advantage (HMO) plan or a Medicare Part D prescription drug coverage plan.

Once enrolled, a senior will receive an EPIC card; each time you purchase prescriptions, present your EPIC card and your Medicare Part D card (all EPIC enrollees must participate in Medicare Part D or a Medicare Advantage plan) to the pharmacist. Seniors with moderate incomes pay a low quarterly fee and participate in the "fee" plan. Seniors with higher incomes meet an annual deductible and participate in the "deductible" plan. Those who pay a fee, or who meet their deductible, make a co-payment at the pharmacy when purchasing prescriptions, typically in a range between \$3 and \$20. For single members with incomes up to \$23,000, as well as married participants with incomes up to \$29,000, EPIC will also pay at least a portion of Medicare Part D premiums.

Seniors will be responsible for any Medicare Part D deductibles. However, higher income seniors in the deductible plan will see their EPIC deductible lowered by the annual cost of a basic Medicare Part D drug plan.

Most pharmacies in New York State are enrolled as EPIC providers. However, EPIC cannot be used at pharmacies located outside of the state.

Almost all prescription medicines are covered, as well as insulin, and insulin syringes and needles. Both brand name and generic drugs are included. The quantities you may purchase at one time are determined by your Medicare D plan, not by EPIC.

To get an application and/or for more details, please call the toll-free EPIC helpline at: 1-800-332-3742 or visit: health.ny.gov. As always, if you have any questions or concerns, please do not hesitate to contact my office. My staff and I are here to serve you!

Senator Ranzenhofer's monthly column appeared in the Amherst and Clarence Bees on May 13th.