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1. **Now Online – Our RxSavings-Finder Discount Drug Program Search**

We now have an easier way for you to search for medications offered through retailer drug discount programs: our [RxSavings Center](#), featuring our new [RxSavings-Finder](#). Our RxSavings Center is free to use and allows people a variety of ways to search for prescription drugs offered through one or more retailer discount drug programs. We also offer the RxSavings-Finder so that people can search online by drug usage category while comparing the prices of up to four (4) retail discount drug programs. Other searches also available, include: [alphabetically by drug name](#), or by [browsing a list of drugs that are offered by at least one retailer](#), or by [drug usage category](#), or by [retailer](#). Drugs are listed by strengths and form (such as tablet or capsule) with retailer participation and program stipulations.

What is the purpose of our RxSavings Center? We receive questions each week from beneficiaries asking for help with their Medicare Part D plans. This time of year, many people are concerned with medication costs as they are reaching the Medicare Part D coverage gap. This led us to research the various discount drug programs. We hope that the information in our RxSavings Center will help you and your friends through the coverage gap (or doughnut / donut hole) portion of your Medicare Part D prescription drug plan. Remember, the RxSavings Center is not just for Medicare beneficiaries, these discount drug programs can help anyone lower their prescription drug costs.

What is the Coverage Gap or Donut Hole? The coverage gap or “donut hole” is the portion of your Medicare Part D prescription drug plan coverage when you are once again responsible for 100% of your prescription drug spending. You will enter the 2008 donut hole when your total drug spending reaches \$2,510 ([Click here for more information on the limits of the 2008 Donut Hole or Coverage Gap](#)).

How many people actually ever enter the coverage gap? Last week it was reported that approximately 3,400,000 people reached the “donut hole” or coverage gap in 2007. And more importantly, the Los Angeles Times reported that about 15% of the people (about 510,000 Medicare beneficiaries) who reached their coverage gap stop taking their medications – presumably because these Medicare beneficiaries could not afford to pay the full price of their prescription drugs. ([Los Angeles Times, Aug 22, 2008](#))

The Bottom Line: Before you stop taking your prescription medications, check with your physician for generic alternatives and try our [RxSavings Center](#) to find lower cost medications offered by local and national retailers. If you are unsure of where to begin, you can [click here for a simple guide to our RxSavings Center](#).

Still not sure where to begin or you have a question? [Click here to let us know](#).

Wondering when you may enter the 2008 Coverage Gap or Donut Hole? We have an online tool that may help. Here is a link to our [2008 PDP-Planner](#): <http://www.medicare-partd.com/PartD-PartDCoverageGapCalculator08X.php.php>

2. Updates to Our Online Discount Prescription Drug Information

Walgreens Prescription Savings Club is not available for Medicare or Medicaid Beneficiaries: In our [July Newsletter](#), we updated our list of retailers that are offering lower priced prescription medications. We listed Walgreens as having a generic medication program. However, as some of you already know, the Walgreens Prescription Savings Club program is only available for people who do not have a publicly funded healthcare program – in other words, the Walgreens Prescription Savings Club is not available for Medicare, Medicaid, or Tricare beneficiaries. More information can be found [here on the Walgreens.com website](#).

Our online disclaimer: The contents of our website Medicare-PartD.com are provided for informational purposes only and not meant as a substitute for professional medical or pharmaceutical advice. Please consult your physician or pharmacist if you have any questions and before making any decisions about, or changes, in your medications. We make every attempt at keeping the information on our website up to date and ask that you [contact us](#) should you find information on Medicare-PartD.com that is no longer current.

Thanks for helping others! We would like to thank those Newsletter readers who submitted other retailers and sources providing low-cost prescription medications and program updates. If you would like to submit a list of discounted medications from a local retailer or pharmacy, or wish to update our online information, please [click here to send us your list or updates](#) so that we can share your information with our online community.

3. Highlights of the New 2008 Medicare Law - Some Good News!

Last month, the Medicare law was amended with the passage of the Medicare Improvements for Patients and Providers Act of 2008 (or MIPPA, P.L. 110-275). The MIPPA provides a number of important Medicare changes, including a few that directly impact Medicare Part D prescription drug plans and Medicare Advantage Plans. ([Click here to review the complete MIPPA Table of Contents](#).)

Easing the Asset tests for full Low-Income Subsidy beneficiaries

The new Medicare law or MIPPA will exclude certain assets from the determination of whether a Medicare beneficiary can qualify for the low-income subsidy or Extra Help program. Additional assets that will be excluded will be the value of life insurance policies and in-kind assistance that the Medicare beneficiary may receive from a church or family member. This part of the new Medicare law will be effective starting **January 1, 2010**. (Section 116) Also, the MIPPA provides that a Medicare beneficiary has the right to judicial review of the Social Security Administration's denial of the low-income subsidy – effective immediately. (Section 117) ([Click here to see what is currently defined as "Assets" for purposes of Low-Income Subsidy determinations.](#))

Benzodiazepines and barbiturates will now be covered by Part D plans

Under certain situations, two previously excluded classes of prescription drugs, benzodiazepines and barbiturates, will be covered under Medicare Part D prescription drug plans. These medications will only be covered to treat Medicare Part D beneficiaries who suffer from specific conditions, including "epilepsy, cancer or a chronic mental health disorder" and will be effective starting **January 1, 2013**. As reference, [here is a list of medications that were originally excluded](#) from Medicare Part D coverage. (Section 175)

No Late-Enrollment Penalty for people eligible for the Low-Income Subsidy

In 2009, the late-enrollment penalty will be eliminated for Medicare beneficiaries who are eligible for the Medicare Part D low-income subsidy (LIS) or Extra-Help program. Currently, the Centers for Medicare and Medicaid Services (CMS) administratively provides that Low-Income Subsidy eligible individuals are not and have not been subject to the late-enrollment penalty. [Click here to learn more about the late-enrollment penalty](#) or review some of the [past late-enrollment penalty entries in our Blog](#). (Section 114)

Restrictions on the Marketing of Medicare Advantage Plans and Medicare Part D Prescription Drug Plans

The Centers for Medicare and Medicaid Services (CMS) already provides marketing guidelines for the sales of Medicare Part D and Medicare Advantage plans; however, Congress has integrated many of these guidelines into the new Medicare law. The new Medicare law explicitly prohibits door-to-door selling, cold calling, selling in a health care setting (such as a doctor's office or pharmacy) or at educational events, cross-selling of non-health-related products (such as annuities or life insurance), and providing meals of any sort during promotional or sales activities. CMS may be further defining some of these marketing restrictions in time for the next Annual Enrollment Period (or Annual Coordinated Election Period) which will begin Nov. 15, 2008 and extends through Dec 31, 2008. ([Click here for the complete text of Section 103](#))

Not certain how the new Medicare law impacts you? [Click here for our Customer Help Desk](#)

4. Another Glimpse into Your 2009 Medicare Part D Plan

Earlier this year, we published the [2009 Medicare Part D parameters or figures that would define Medicare Part D prescription drug plans in 2009](#); and we also released our

[2009 PDP-Planner](#) so that people could estimate their prescription drug plan costs in 2009.

This month, the Centers for Medicare and Medicaid Services (CMS) added another piece of information to help plan for 2009: the estimated average monthly premium for Medicare Part D plans should be about \$28 – an increase of about \$3 above the 2008 average monthly Medicare Part D plan premium. [Read the full CMS Press Release here.](#)

The Average Part D premium and the Late-Enrollment Penalty: Please note, the estimated average Part D premium is not used for purposes of calculating the late-enrollment penalty. The actual Part D base beneficiary premium or national average monthly Medicare Part D premium figure is utilized to determine the amount of the late-enrollment penalty. The late-enrollment penalty is an additional cost paid by Medicare beneficiaries who did not enroll in a Medicare Part D plan when they were first eligible or are without creditable prescription drug coverage for more than 63 days. People who have delayed enrollment pay their monthly premiums plus a penalty of an additional one percent (1%) of the national average monthly premium for each month they were without Part D coverage.

The actual Part D base beneficiary premium for 2009 is \$30.36. (The Part D base beneficiary premium for 2008 was \$27.93.)

So next year, if a Medicare beneficiary was without creditable prescription drug coverage for seven (7) months, they would pay an additional monthly penalty of 7% of \$30.36 – in addition to their monthly 2009 Part D premiums – or an additional \$2.13 per month. [Click here for more on the late-enrollment penalty.](#)

Any feedback or questions? [Click here to let us know.](#)

5. A Few Closing Notes

Thanks again to everyone who submitted Generic Drug Lists! If you would you like to submit a list of discounted medications from your local retailer, please [click here to submit your list.](#)

Questions about your Medicare Part D or Medicare Advantage plan? Send us an eMail by [clicking here for our online contact form](#) or take a browse through our [Frequently Asked Questions \(FAQ's\).](#)

[Click here to receive your own copy of the Medicare Part D Newsletter.](#) There is no cost and your eMail information will not be shared with any third parties.

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provide you with the link HTML code for that particular page. You can use the link as listed, or customize the link to your needs.

New Medicare-PartD.com Tools for You

The newest addition to the Medicare-PartD.com website is an online [drug search](#). Users of the tool can search alphabetically by medication name or [browse through list of the most popular drugs](#).

Get ready now for next year's Part D. Our new 2009 PDP-Planner is available at no cost and users have the option to have a copy of their PDP-Planner results sent directly to them via eMail. The 2009 PDP-Planner can be found at www.PDP-Planner.com/2009.

With Best Regards,
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