

Jim Oberstar

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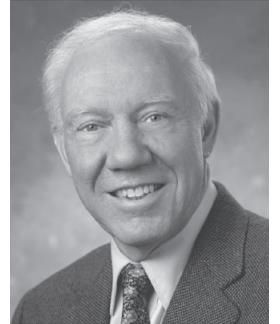
Congress of the United States
House of Representatives
Washington, D.C. 20515-2308
OFFICIAL BUSINESS

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News from Congressman Jim Oberstar

Dear Friend:

Starting January 1, 2006, Medicare will offer prescription drug coverage through new private drug plans and through Medicare managed care plans (now called “Medicare Advantage” plans).



I opposed the law that created this program because the drug benefit is inadequate, overly complex and was set up to maximize profits for the pharmaceutical and HMO companies, rather than maximizing help to Medicare beneficiaries. Minnesota seniors need to have accurate information to make the best decision about whether to join and—if so—which plan may best meet their needs.

Whether you are a senior, a person with a disability or someone trying to help a parent or friend, I encourage you to research carefully the available options **BEFORE** making a choice. Most people have until May 15, 2006, to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options. I have gathered some basic information to help you face these complicated choices. I hope it is helpful.

I am also sponsoring a **Medicare prescription drug informational event to be held at the Duluth Public Library (520 W. Superior Street) on Monday, November 14 from 9:30 - 11:30 a.m.** I have invited representatives from the Arrowhead Area Agency on Aging, the Social Security Administration and the Minnesota Department of Commerce to make presentations on the new Medicare drug benefit, and there will be opportunities for these health care experts to answer your questions concerning the new Medicare law. I hope you will be able to attend this important health care event.

Sincerely,

Jim Oberstar

Jim Oberstar

Please join me at a
**Medicare prescription drug
informational event**
at the Duluth Public Library
520 W. Superior Street
**Monday, November 14
from 9:30 - 11:30 a.m.**

Important Considerations: The New Drug Benefit

Whether to enroll in a Medicare prescription drug plan depends upon what kind of coverage, if any, you have today.

If you have prescription drug coverage through a retiree plan:

Check with your former employer about your options **before** doing anything. If you are happy with your employer coverage, and it is continuing, you should not need to do anything.

Caution: if you drop your employer or union health coverage, you may not be able to rejoin it later.

If you are on Minnesota Medical Assistance and Medicare:

Your Minnesota Medical Assistance drug coverage will end on December 31, 2005, and your new Medicare-based coverage will begin on January 1, 2006. Once information is available on options in our area, you should choose the plan that best suits your needs.

Caution: To receive free premiums, you will need to pick a plan with average or below average premiums. If you fail to choose a plan, you will be automatically assigned to a plan. You will be able to change plans monthly if need be.

If you are currently enrolled in a Medicare managed care plan:

Your plan will send you information about your options this month. If you want to stay with your current plan and it offers a prescription drug plan, you may enroll. If you do not want to remain in that plan, you may either enroll in a different Medicare managed care plan or return to traditional Medicare and select a private drug plan.

If you currently do not have prescription drug coverage:

Evaluate your needs and investigate your options, but remember monthly premiums will be higher if you do not enroll by May 15, 2006. You will also want to determine if you are eligible for limited income assistance.

Important Dates

November 14, 2005:

Congressman Oberstar's Medicare prescription drug informational event, Duluth Public Library, 520 W. Superior Street, from 9:30 - 11:30 a.m.

November 15, 2005:

The enrollment period for Medicare Drug Benefit (Part D) begins.

December 31, 2005:

The last day to enroll to have coverage that begins on January 1, 2006.

January 1, 2006:

Coverage begins for beneficiaries who enrolled by December 31, 2005.

May 15, 2006:

Last day to enroll in a Medicare drug plan without incurring a 1% per month premium surcharge and last day to enroll to receive any benefits in 2006.

November 15, 2006:

The open enrollment period for Medicare Drug Benefit (Part D) begins for 2007. This is also the first opportunity for those who enrolled in a Medicare drug plan for 2006 to switch plans if they wish.

Organizations that can help:

Minnesota Board on Aging (Senior LinkAge Line):

toll free at 1-800-333-2433

Medicare: 1-800-MEDICARE (633-4227)

Social Security Administration: 1-800-772-1213

Have the following information with you when you call:

- Medicare identification number (on your Medicare card).
- Drugs you currently take, the dosage and what you pay for them.
- Your refill schedule and preferred method of receiving prescriptions (at the pharmacy or via mail-order).
- Your annual income, and a basic accounting of your personal assets in case you qualify for low-income assistance.

Informational Web Sites:

Medicare: www.medicare.gov

Social Security: www.ssa.gov/prescriptionhelp

Minnesota Board on Aging: www.mnaging.org

Extra Assistance For People With Limited Incomes:

Help with paying for Medicare drug plans is available for people with limited incomes. You may qualify for this assistance if:

- Your 2005 income is less than \$14,356 for an individual / \$19,245 for couples and you have limited assets.
- If you think you should be in this category, you should call the Social Security Administration at 1-800-772-1213 or visit it online at www.ssa.gov for more information.