



NEW YORK STATE SENATOR

Joseph P. Addabbo Jr.

Senator Addabbo Op-Ed on 'Changes to EPIC'

JOSEPH P. ADDABBO JR August 1, 2012

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EPIC Changes Coming in January

By NYS Senator Joseph P. Addabbo, Jr. (D-Howard Beach)

In January 2012, more than a quarter of a million seniors around our state were affected by major cuts to New York's Elderly Pharmaceutical Insurance Coverage (EPIC) prescription-drug program. Consequently, EPIC provided prescription-drug coverage only after a member fell into the Medicare prescription coverage gap (the "doughnut hole") when the total drug costs for an individual reached \$2,930.

The 2012-13 state budget restores \$30.6 million to the EPIC program – helping to reinstate co-payment assistance for almost 300,000 EPIC enrollees and returning the EPIC program to two plans again. Currently, seniors enrolled in the EPIC program are forced to pay 25 percent of the cost of each prescription drug. With the co-payment assistance restored, enrollees will return to paying no more than \$20 co-payment for each prescription.

All EPIC members will be notified of the changes, and how they will be affected, by letter. Eligibility requirements remain the same: NYS resident, 65 or older, with income up to \$35,000 single or \$50,000 married. Applicants cannot be receiving full Medicaid benefits but may have a Medicaid spenddown. If a member cancels their Medicare Part D coverage, they will not receive any benefits from EPIC and coverage may be canceled. Members must have Part D in order to receive EPIC benefits and maintain EPIC coverage.

Beginning January 1, 2013, the EPIC program will be restored with the following provisions:

- All seniors must be enrolled in a Medicare Part D drug plan and use it as primary drug coverage in order to receive EPIC benefits and maintain EPIC coverage.
- The EPIC Fee plan will be restored for members with incomes up to \$20,000 single or \$26,000 married; members will pay quarterly EPIC fees based on income.
- The EPIC Deductible plan will be restored for members with income ranging from \$20,001 to \$35,000 single or \$26,001 up to \$50,000 married; members will receive a credit to the EPIC deductible to help them pay their Part D plan premium.
- EPIC will only provide secondary coverage for EPIC and Medicare Part D covered drugs after any Part D and/or EPIC deductible is met. EPIC will supplement drugs purchased in Part D initial coverage, coverage gap (doughnut hole) and catastrophic phases.
- EPIC will also cover many Medicare Part D excluded drugs, e.g., prescription vitamin and mineral preparations; prescription cough and cold preparations; prescription preparations used for anorexia, weight loss or weight gain; prescription preparations used for dermatological treatments. Members will now have to work with their pharmacist and prescriber to submit appeals to the Part D plan for non-covered drugs.
- EPIC will continue to pay the Part D plan premiums up to the benchmark amount (\$39.79 in 2012) for members with income up to \$23,000 single or \$29,000 married; Deductible plan members with income in those ranges will not receive a credit to their EPIC deductible since EPIC pays for Part D. Members will be responsible to pay any excess premiums if their plan premium is higher than the basic plan amount.
- EPIC will remain a qualified SPAP (State Pharmacy Assistance Program) and as such, members may switch Medicare Part D plans using the Special Enrollment Period. They will also be able to join a Part D plan at any time of the year when they enroll in EPIC but they will not maintain EPIC coverage or receive benefits until they join a Part D plan.

Call [1-800-332-3742](tel:1-800-332-3742) (TTY [1-800-290-9138](tel:1-800-290-9138)) for more information or an application. Or email: epic@health.state.ny.us.

To help my district's huge senior population conveniently prepare for these changes, my office has set the following schedule for an important EPIC lecture series:

- 8/14/12 @ 10:45 AM, Howard Beach Senior Center, 156-45 84th Street, Howard Beach
- 8/16/12 @ 11:00 AM, Maspeth Senior Center, 69-61 Grand Ave., Maspeth

- 9/18/12 @ 11:00 AM, Peter Cardella Senior Center, 68-52 Fresh Pond Rd., Ridgewood
- 9/19/12 @ 1:00 PM, Elmhurst AARP, 69-60 Grand Ave., Maspeth
- 10/2/12 @ 11:00 AM, Ridgewood Older Adults, 59-14 70th Ave., Ridgewood
- 10/11/12 @ Noon, Sacred Heart Golden Age, 83-17 78th Ave., Glendale
- 10/16/12 @ 11:00 AM, Middle Village Senior Center, 69-10 75th St., Middle Village

Senator Joseph P. Addabbo, Jr. is the State Senator for the 15th District, representing in whole or in part, the Queens neighborhoods of Howard Beach, Hamilton Beach, Kew Gardens, Ozone Park, Woodhaven, South Ozone Park, Glendale, Middle Village, Richmond Hill, Ridgewood, Maspeth, Sunnyside, Woodside, Elmhurst, Forest Hills and Rego Park.

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