New York State EPIC Program

New York State (NYS) Supplemental Prescription Coverage that works with Medicare Part D Plans
Objectives

- Benefits of the EPIC Program as a secondary payer to Medicare Part D plans
- Who is eligible for the NYS EPIC Program
- Difference between the Fee and Deductible Plan
- Low Income Subsidy (LIS) and Medicare Savings Program (MSP)
To join EPIC, a senior must:

- Be a NYS resident 65 years of age or older
- Have an annual income below $75,000 (single) or $100,000 (married)
- Be enrolled in or eligible for a Medicare Part D plan
- NOT be receiving full Medicaid benefits
Medicare Part D Required

- All EPIC members must be enrolled in or eligible to enroll in a Part D plan
- Seniors in union or retiree plans must first consult their retiree benefits department
- Members do not need Part D to join EPIC, but are required to maintain Part D coverage in order to receive EPIC benefits
Special Enrollment Period

- EPIC members receive a Special Enrollment Period (SEP) in addition to the Medicare Annual Enrollment Period (AEP)

- New EPIC members can use the SEP to enroll in a Medicare Part D drug plan

- All EPIC members can use the SEP to change their Part D plan once during the year
Part D Premium Assistance

EPIC pays the Medicare Part D premiums for members with income up to:

- $23,000 or less (single)*
- $29,000 or less (married)*

EPIC pays up to the basic benchmark (average cost) of a Medicare Part D plan in New York State – $39.33 per month in 2019

*If income is above these levels member will be responsible to pay the Medicare Part D premium each month.
### EPIC Copayments

<table>
<thead>
<tr>
<th>Prescription cost after billing Part D</th>
<th>EPIC copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $15.00</td>
<td>$ 3.00</td>
</tr>
<tr>
<td>$15.01 - $35.00</td>
<td>$ 7.00</td>
</tr>
<tr>
<td>$35.01 - $55.00</td>
<td>$15.00</td>
</tr>
<tr>
<td>OVER $55.00</td>
<td>$20.00</td>
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</tbody>
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EPIC Coverage

EPIC will provide secondary coverage for Medicare Part D and EPIC covered drugs purchased during the:

- Initial Coverage Period
- Coverage Gap (donut hole)
- Catastrophic Coverage Period

EPIC will also cover many Part D excluded drugs such as prescription vitamins and prescription cough and cold preparations.
Medicare Part D

- Monthly Premium
- Deductible ($415 in 2019)
- Initial Coverage Period (Co-Pays)
- Coverage Gap (Doughnut Hole)
- Catastrophic Coverage Period
Medicare Part D Deductible

EPIC will not provide secondary coverage for Part D and EPIC covered drugs purchased during the Part D deductible phase (if member has a Part D deductible).

- 2019 Medicare Part D deductible is up to $415
- If possible, consider a Medicare Part D plan without a deductible that covers member’s prescriptions
The two EPIC Program plans are:

**Fee Plan**
- Single with income of up to $20,000
- Married with joint income of up to $26,000

**Deductible Plan**
- Single with income between $20,001 to $75,000
- Married with joint income between $26,001 to $100,000
EPIC annual fees range from $8 to $300 and are billed in quarterly installments.

**EPIC Fee members:**

- will receive Medicare Part D premium assistance from EPIC up to the basic benchmark amount
- will pay EPIC co-payments ranging from $3 to $20
- will have automatic coverage in the *coverage gap*

**Fee members are sent quarterly bills. They must be paid in order to receive these benefits.**
EPIC Deductible
Plan Members

- No up front cost to be a member of the EPIC program
- Must meet the out-of-pocket EPIC deductible before paying EPIC copayments for drugs
- If the Medicare Part D deductible is met the Medicare Part D copays paid at the pharmacy are applied towards the EPIC deductible
EPIC Deductible members with incomes:

- $20,0001 to $23,000 (single)
- $26,001 to $29,000 (married/joint)

Will receive Medicare Part D premium assistance from EPIC up to the basic benchmark amount ($39.33 in 2019).
EPIC Deductible members with incomes:

- $23,001 to $75,000 (single)
- $29,001 to $100,000 (married/joint)

Members are responsible for paying their Medicare Part D premium each month.

Members’ EPIC deductible will be reduced by the annual benchmark cost of a Medicare Drug Plan ($472 in 2019).
EPIC and Low Income Subsidy (LIS)

EPIC will assist members in applying for Extra Help and the Medicare Savings Program using the Request for Additional Information (RFAI) process.

Benefits of LIS:

- Does not have a Medicare Part D coverage gap and member can change their plan once per quarter (for 1\textsuperscript{st} through 3\textsuperscript{rd} quarter only)
- Has co-pays ranging from $3.40 (generic) and $8.50 (brand) in 2019
- Partial LIS have low Medicare deductible, no coverage gap and reduced co-pays
Benefits of EPIC and LIS together:

- EPIC fees waived for those with Full LIS
- Generic and Brand co-pay will be lowered to $3.00 when submitted to EPIC
- EPIC LIS members may join an enhanced Medicare Part D plan or Medicare Advantage Drug Plan (Medicare pays up to basic benchmark premium, EPIC pays up to an additional benchmark premium)
2019 Yearly Income and Asset Guidelines for Low Income Subsidy

- Income (up to): Single – $18,975    Married - $25,605
- Assets (up to) : Single - $14,390    Married - $28,729
Medicare Savings Program

• A program designed to pay for the person’s monthly Medicare Part B premium

• Monthly Income (2019 guidelines):
  
  QMB: Single $1,061  Couple $1,430  
  SLMB: Single $1,269  Couple $1,711  
  QI-1: Single $1,426  Couple $1,923  

• If a member qualifies for the MSP program they will automatically be enrolled in Full LIS

Resource limits:

There is no resource test for the MSP in NYS
• EPIC members should present their EPIC and Medicare Part D ID cards at the pharmacy.

• If using a participating mail order pharmacy, EPIC members must contact the mail order pharmacy and provide the secondary EPIC billing information.

• If ID card has been lost or destroyed, the member may contact the EPIC Helpline for a replacement card.
Information and Assistance

EPIC Program Contact Information

Member Helpline: 1-800-332-3742
    (TTY 1-800-290-9138)

Provider Helpline: 1-800-634-1340

Web: http://www.health.ny.gov/health_care/epic/

Email: NYSEPICOutreach@magellanhealth.com
Questions?