



Department
of Health

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)

Eligibility

To join EPIC, a senior must:

- Be a NYS resident 65 years of age or older
- Have an annual income equal to or 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 – \$42.27 per month in 2021.

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

EPIC Copayments

Prescription cost after billing Part D

EPIC copayment

Up to	\$ 15.00	\$ 3.00
\$15.01 -	\$ 35.00	\$ 7.00
\$35.01 -	\$ 55.00	\$ 15.00
OVER	\$ 55.00	\$ 20.00

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 Basics

Monthly Premium

Deductible (\$445 in 2021)

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).

- 2021 Medicare Part D deductible is up to \$445
- If possible, consider a Medicare Part D plan without a deductible that covers member's prescriptions

EPIC Plans

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 Fee Plan Members

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.
The bills 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
- Deductible Plan members are grouped into two categories:
 - Low Band
 - High Band

EPIC Deductible Plan Members – Low Band

EPIC Deductible members with incomes:

- \$20,001 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 (\$42.27 in 2021).

EPIC Deductible Plan Members – High Band

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 (\$508 in 2021).

EPIC and Low Income Subsidy

EPIC members who also qualify for Low Income Subsidy (LIS) or “Extra Help” from Medicare can save significantly more on their Medicare Part D costs. EPIC will assist members in applying for Extra Help.

Benefits of Low Income Subsidy:

- Does not have a Medicare Part D coverage gap and member can change their plan once per quarter (for 1st through 3rd quarter only)
- Has co-pays ranging from \$3.70 (generic) and \$9.20 (brand) in 2021
- Seniors who qualify for partial LIS have low Medicare deductible, no coverage gap and reduced co-pays

EPIC and Low Income Subsidy

Benefits of EPIC and Low Income Subsidy together:

- EPIC fees waived for those with who qualify for full LIS
- Generic and Brand co-pay will be lowered to \$3.00 when submitted to EPIC
- EPIC and 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)

EPIC and LIS

2021 Income and Asset Limits for Low Income Subsidy

	Single Person	Married Couple
Full Extra Help		
Annual Income Limit	\$17,388	\$23,760
Income Limit Divided by 12 (i.e. months)	\$1,449	\$1,980
Resources / Assets	\$9,470**	\$14,960**

	Single Person	Married Couple
Partial Extra Help		
Annual Income Limit	\$19,320	\$26,130
Income Limit divided by 12 (i.e. months)	\$1,610	\$2,177
Resources / Assets	\$14,790**	\$29,520**

** Resources include allowed burial expense of \$1,500 if single and \$3,000 if married.

Medicare Savings Program

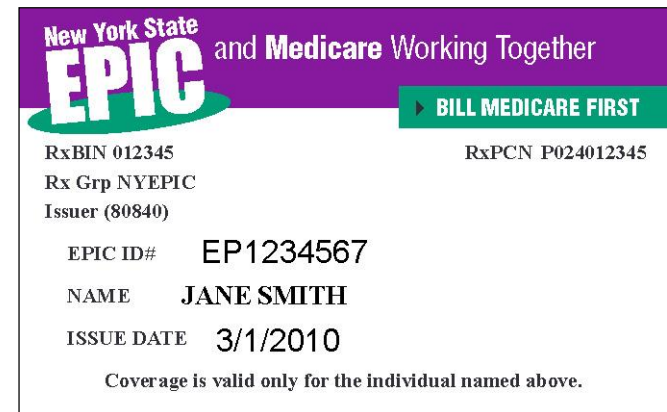
- A program designed to pay for the person's monthly Medicare Part B premium
- **Monthly Income (2021 guidelines):**

Qualified Medicare Beneficiary (QMB):		
	Single \$1,094	Couple \$1,472
Specified Low-Income Medicare Beneficiary (SLMB):		
	Single \$1,308	Couple \$1,762
Qualifying Individual (QI-1):		
	Single \$1,469	Couple \$1,980
- 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 ID Card

- 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

