



EPIC
Elderly Pharmaceutical
Insurance Coverage
Program

New York State EPIC Program

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



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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)



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Eligibility

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



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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



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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



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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 – \$39.00 per month in 2018

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



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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



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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.



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Medicare Part D

Monthly Premium

Deductible (\$405 in 2018)

Initial Coverage Period (Co-Pays)

Coverage Gap (Doughnut Hole)

Catastrophic Coverage Period



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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).

- 2018 Medicare Part D deductible is up to \$405
- If possible, consider a Medicare Part D plan without a deductible that covers member's prescriptions



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EPIC Plans

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



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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.
They must be paid in order to receive these benefits.



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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



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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
(\$39.00 in 2018)



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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 (\$468 in 2018).



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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 every month
- Has co-pays ranging from \$3.35 (generic) and \$8.35 (brand) in 2018
- Partial LIS have low Medicare deductible, no coverage gap and reduced co-pays



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EPIC and LIS (continued)

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)



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Medicare Savings Program

- A program designed to pay for the person's monthly Medicare Part B premium
- Income (2018 guidelines):

QMB:	Single \$1,032	Couple \$1,392
SLMB:	Single \$1,234	Couple \$1,666
QI-1:	Single \$1,386	Couple \$1,872
- 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

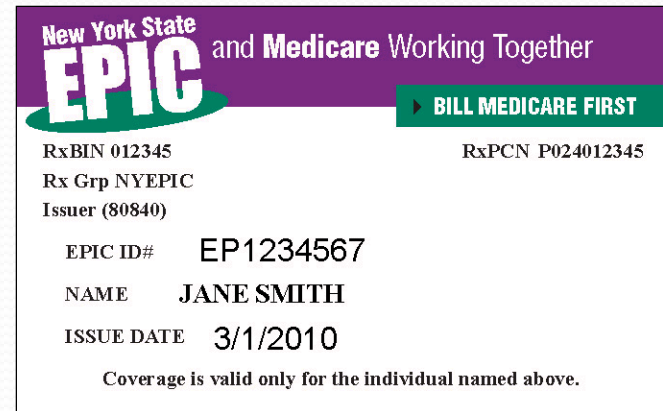


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EPIC ID Card

Remind EPIC members:

- To present their EPIC and Medicare Part D ID cards at the pharmacy
- If ID card has been lost or destroyed, the member may contact EPIC helpline for a replacement card





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Case Study

Mrs. M. is 78 years old, recently widowed and just three weeks ago moved from Florida to New York to live with her daughter and son in-law.

She decided to keep her stand-alone Part D plan. Mrs. M. takes only one prescription medicine, and states her co-pay is \$87. She has an appointment for a check-up with her new doctor, four weeks from today.

When should Mrs. M consider enrolling in EPIC?



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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



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Questions?