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

April 2020
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

April 2020
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 – $36.55 per month in 2020.

*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>
</tr>
</tbody>
</table>

April 2020
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.

April 2020
Medicare Part D Basics

- Monthly Premium
- Deductible ($435 in 2020)
- Initial Coverage Period (Co-Pays)
- Coverage Gap (Doughnut Hole)
- Catastrophic Coverage Period

April 2020
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).

- 2020 Medicare Part D deductible is up to $435
- If possible, consider a Medicare Part D plan without a deductible that covers member’s prescriptions

April 2020
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

April 2020
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.

April 2020
**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 Plan Members – Low Band

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 ($36.55 in 2020).

April 2020
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 ($439 in 2020).
EPIC and Low Income Subsidy

EPIC will assist members in applying for Extra Help and the Medicare Savings Program using a completed EPIC application. Current EPIC members needing to apply for Extra Help rather than renewing EPIC, can check the box “Extra Help Only.”

Benefits of LIS:

- 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 $3.60 (generic) and $8.95 (brand) in 2020
- Partial LIS have low Medicare deductible, no coverage gap and reduced co-pays

April 2020
EPIC and LIS

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)
<table>
<thead>
<tr>
<th></th>
<th>Single Person</th>
<th>Married Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Income Limit</strong></td>
<td>$17,226</td>
<td>$23,274</td>
</tr>
<tr>
<td><strong>Income Limit Divided by 12 (i.e. months)</strong></td>
<td>$1,436*</td>
<td>$1,940*</td>
</tr>
<tr>
<td><strong>Resources / Assets</strong></td>
<td>$9,360**</td>
<td>$14,800**</td>
</tr>
</tbody>
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</thead>
<tbody>
<tr>
<td><strong>Annual Income Limit</strong></td>
<td>$19,140</td>
<td>$25,860</td>
</tr>
<tr>
<td><strong>Income Limit divided by 12 (i.e. months)</strong></td>
<td>$1,595</td>
<td>$2,155</td>
</tr>
<tr>
<td><strong>Resources / Assets</strong></td>
<td>$14,610**</td>
<td>$29,160**</td>
</tr>
</tbody>
</table>

*Amount has been rounded to whole dollars.
** 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 (2020 guidelines):
  - Qualified Medicare Beneficiary (QMB):
    - Single $1,084
    - Couple $1,457
  - Specified Low-Income Medicare Beneficiary (SLMB):
    - Single $1,296
    - Couple $1,744
  - Qualifying Individual (QI-1):
    - Single $1,456
    - Couple $1,960

- 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

April 2020
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

April 2020
Late Enrollment Penalty (LEP)

Effective 10/1/19:

- Newly enrolled EPIC members and existing members that have not received LEP assistance will not be entitled to such assistance
- EPIC Members that are currently being provided with LEP assistance will be “grandfathered” and will continue to receive such assistance
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: NYSEPICOOutreach@magellanhealth.com
Questions?