

EPIC NO LONGER CREDITABLE COVERAGE

Beginning January 2012

Please read this notice carefully and keep it for future reference. It has important information about your 2012 Elderly Pharmaceutical Insurance Coverage (EPIC) program coverage.

1. Beginning January 1, 2012, the New York State EPIC program will no longer be **Creditable Coverage** (primary coverage) for members. This means that EPIC benefits are not as generous as Medicare Part D. If you are not enrolled in a Medicare Part D drug plan or other prescription insurance after December 31, 2011, you will not have any prescription coverage. If you have a lapse in prescription coverage for more than 63 days, your monthly premium may increase by at least 1% for every month that you don't have coverage and will remain at that level even when you do get new coverage.
2. NYS law requires that EPIC seniors be enrolled in a Medicare Part D drug plan to receive EPIC benefits. **Beginning January 1, 2012, EPIC will only provide supplemental coverage for Part D covered drugs and Part D excluded drugs (e.g. anti-anxiety or anti-seizure drugs) purchased in the Medicare coverage gap (donut hole).**
3. Your pharmacy must bill Medicare Part D first, and then notify EPIC of your prescription purchases. **You will be required to pay any Part D deductible, co-pay or co-insurance until you reach your Part D coverage gap.** For Part D covered drugs or Part D excluded drugs purchased in the coverage gap, EPIC will provide supplementary coverage and you will pay a co-pay of \$3 - \$20 depending on the cost of the drug.
4. Because you are in EPIC, which is a state pharmaceutical assistance program, you have a Special Enrollment Period (SEP) that can be used during 2012 to enroll in a Part D plan. If you are already in a Medicare Part D plan and you are not satisfied with the plan, you can switch once during 2012. Just contact the plan in which you want to enroll and say that you want to use your EPIC SEP to enroll in that plan. Medicare Advantage (MA) members should contact their MA plan for guidance.

If you have any questions about this notice or your EPIC prescription drug coverage, please contact the toll-free EPIC Helpline at 1-800-332-3742 (TTY 1-800-290-9138).

¿Necesita Ayuda? Llame al 1-800-332-3742