**Downtown Planet:**

## Medicare Part D, Made Easy

Throughout Hawaii – and the rest of the United States – senior citizens are being deluged with mailers and flyers urging them to choose a Medicare Part D prescription drug coverage plan. Such was the case in our household, where my 82-year-old mother was (and still is) receiving an average of 2 to 3 mailers per week from insurance companies and senior organizations. The deadline for selecting a plan is May 15, and it seems as the deadline approaches, the quantity of mailers increase. We were quite confused on what plan was best for my mom, so I'm sure other families are struggling with the same questions.

Mom's prescriptions cost approximately $450 per month. She takes Lipitor, Aricept, Celebrex and Lexapro, which are some of the standard drugs prescribed for seniors. We had previously enrolled in the Hawaii Rx Plus program, which saved around $30 monthly on the prescriptions. But there had to be another way, and it was too late for a private insurance policy. The recent March 2006 issue of the *AARP Bulletin* had an informative article called "How Part D Plays in the Heartland." The article described the successes and difficulties regarding enrolling in Part D coverage.

But after all the mailers and confusion, we ended up having a very positive experience with my mom's enrollment process. Without diving neck deep into reading pamphlets and doing Internet research, I simply asked our pharmacist at K-Mart which plan would be best. After all, she knew what medications my mom was taking, and had certainly serviced many other seniors. Our pharmacist recommended we call the 1-800 phone number for Cigna Rx plan. I made the call and was greeted by a very kind woman who enrolled my mom in the program in the space of 10 minutes. The only information required for my mom's enrollment was her name, Social Security number and date of birth. The premium for the plan turned out to be only $37.52 per month, and it will be automatically deducted from Mom's Social Security check. Within a week, we received a confirmation letter of her enrollment, which included her new member number.

The next month, when we went to fill Mom's prescriptions, the same four medications as listed above, now cost us $180 versus $450 – all for a premium of $37.52 per month!

My advice to seniors who are confused like we were and who are concerned about the impending Medicare Part D deadline: pitch the mailers and contact your pharmacist! Your pharmacist can recommend the right program for your prescriptions, and will be able to enroll you soon. It will also save you some bucks!

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