

### INSURE MORE PEOPLE

#### Some Seniors Find the 'Donut Hole' Hard to Swallow

By Pastor Emanuel Myrick, Foundation Board Member and Bethlehem Christian Church Senior Pastor

My heart goes out to Medicare recipients who are confused, surprised and cannot afford the high cost of prescription medications. As we age, we tend to rely more on prescription medications to manage chronic diseases and other ailments.

The Medicare Prescription Drug plan was implemented in 2011 to help reduce the cost of prescribed drugs for Medicare recipients, but for low-income persons, this financial assistance only goes so far.

Older adults in my congregation were alarmed when they first experienced the cost of pharmaceuticals. Drugs seemed to take a disproportionate share of their monthly, household income.

Thankfully, Bonnie Dozier, Senior Services of Southeastern Virginia's MedCare Access Resource Specialist, better informed members at the Bethlehem Christian Church of the realities and dangers of the "Donut Hole" in Medicare Prescription plans. The Obici Healthcare Foundation funds two MedCare specialists in Suffolk.

According to Bonnie, "Most plans with Medicare prescription drug coverage (Part D) have a coverage gap - the Donut Hole. This means that after you and your drug plan have spent a certain amount of money for covered drugs, you have to pay a high percentage of costs out-of-pocket for your prescriptions in the donut hole up to a yearly limit. Not everyone will enter the donut hole."

Once patients reach their annual expense limit, the Donut Hole ends and the drug plan helps pay for covered drugs at a lesser percentage from that point forward, which places the patient in the "catastrophic" category.

Those periods, when patients pay most out-of-pocket expenses, can create a financial hardship for persons on fixed incomes.

Before Medicare recipients get to the Donut Hole, they should compare prices of brand-named drugs and generics. There may be occasions when discounted medication offered by the manufacturer will cost less than their generic counterparts. Most people buy generics because they're less expensive, but with the 50% discount on some brand-name drugs, they might be cheaper than generics. It's important for consumers to compare prices.

Another piece of shopping advice to save money when buying prescription drugs is to compare prices at various pharmacies, especially those that advertise prescriptions for \$4 or less.

During Open Enrollment (October 15 – December 7, 2015), Medicare recipients should use that time to compare insurance company pricing for the lowest premium and lowest drug costs.

To learn more about Medicare Part D, including the Donut Hole, call Bonnie at 757-449-8706 or Angela Hamblett, MedCare Access Resource Specialist, at 757-328-4217.

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Pastor Emanuel Myrick meets with a congregant to discuss insurance options and the "Donut Hole."

# You Are Never Too Young for Health Insurance

By C. Alan Hogge, Director, City of Franklin Department of Social Services

**M**y child needs insurance. Help!

Obtaining health insurance for your child is not as difficult as might think - don't think of it as a scary task.

Depending on your situation, there are three options available.

- FAMIS Plus Medicaid – FAMIS is for children whose families fall in the low-income range based on your family size. FAMIS is there to make healthcare affordable for children of eligible families. FAMIS covers all the healthcare needs

(preventive health and care if they are sick or hurt). Applying is easy

- go to the Virginia Department of Social Services Application website, CommonHelp at [www.commonhelp.virginia.gov](http://www.commonhelp.virginia.gov). Here you will find the information on how to apply for just healthcare coverage or all available Department of Social Services (DSS) benefit programs. There is also an "Am I Eligible?" section to see if you are eligible without having to enter all of your household information. If approved, you can monitor your case and provide changes and renewals through the CommonHelp website.

- Virginia Department of Medical Assistance Services at the CoverVa website at [www.coverva.org](http://www.coverva.org). Here you can apply for health coverage similar to the CommonHelp site mentioned above, but the CoverVa site will only be an application for Health Coverage. This site also has an "Am I Eligible?" section. The

*"My child needs insurance. Help!"*

CoverVa site includes the full range of Medicaid programs and the ability to monitor and provide changes and renewals. CoverVa has a telephone application process as well and can be reached at 1-855-242-8282 to provide your information to a staff person over the phone.

- The Department of Social Services is another way to access the Medicaid application by visiting or calling the local social services office where you live.

In all of the above situations, your application will be forwarded to your local Department of Social Services for final benefit determination and ongoing services.

If your child is determined not eligible for these programs, there is further information available for the Federal Health Care Marketplace located at [www.healthcare.gov](http://www.healthcare.gov). Although enrollment for 2015 is currently closed, there are exceptions. You can see if you are eligible for an exception on the website.



*Alan Hogge is the Director of the City of Franklin's Department of Social Services.*

## FREE CONSULTATION ON HEALTH INSURANCE MARKETPLACE

OPEN ENROLLMENT NOVEMBER 1, 2015 - JANUARY 31, 2016

### CERTIFIED MARKETPLACE REPRESENTATIVES:

#### Horizon Health Services, Inc.

Shelby Cornick (Sussex & Surry Counties)

757-899-0788

Sandi Williams (Ivor and Southampton County)

757-899-0194

#### Southeastern Virginia Health Services Main Street Physicians

Jervone Bowens (Suffolk, Isle of Wight Co., Smithfield and Ivor)

757-705-5909

Mary Curran (Suffolk, Isle of Wight County, Smithfield and Ivor)

757-244-8560 ext. 1405

#### Virginia Legal Aid, Navigator available

Elise Brown (Suffolk, Franklin, Southampton, Isle of Wight and Sussex Counties)

434 - 221-3369

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