



U.S. SENATOR JIM TALENT

Legislative Update for Missouri Seniors

Medicare Prescription Drug Law

October 2005

Dear Friends:

As your Senator, one of my biggest concerns is protecting the quality of life for our seniors who have done so much for our country.

For example, Social Security is a system that has worked well for millions of people, including my parents, and we need to make certain it continues to work well. We need to sustain Social Security as a strong government program, keeping every commitment we've made to our seniors. I will never support legislation that changes benefits for current retirees.

I'm also pleased to have been part of a Senate that passed a Medicare Prescription Drug Plan for the first time in the history of the Medicare program. The new law will benefit hundreds of thousands of Missouri seniors. We still have a lot of work to do as we implement the new plan. This update contains some important information about the new law and this is only the beginning of the dialogue I intend to have with Missouri seniors about the new benefit.

I hope you will take a moment to read this legislative update. Additional information is also available at <http://talent.senate.gov> or you can contact any of my state offices which are listed in this pamphlet.

I am grateful to those of you who have shared your views on these and other issues with me. I hope you will never hesitate to call or write me if you have any questions or need further assistance.

Sincerely,

James M. Talent
United States Senator

WHAT MISSOURI SENIORS NEED TO KNOW ABOUT THE NEW DRUG BENEFIT

In an historic vote, the U.S. Senate has passed a new Medicare Prescription Drug bill, now law. Starting on January 1, 2006, for the first time, every Medicare beneficiary in Missouri will have access to a voluntary prescription drug benefit.

How Do I Get Coverage?

Beginning on November 15 of this year, Medicare beneficiaries can enroll in a Medicare Prescription Drug Plan, or a Medicare Advantage Plan that offers drug coverage. Like other parts of Medicare, you will pay a small monthly premium and a portion of the cost of your prescriptions. In exchange for this monthly premium, if you are now paying the full price for prescription drugs, you will be able to cut your drug costs by about half. In many cases, you'll save more than 50% on your medicine.



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Extra Help For Low Income Seniors

Every Medicare beneficiary is entitled to enroll in the new plan if they choose. Seniors with more limited incomes – as many as 473,706 people in Missouri – could be eligible for extra help paying for the medicine they need. Seniors with annual incomes below \$14,355 for a single person (or \$19,245 for married couples), may qualify for additional assistance.

A senior whose resources (including savings and assets – but not including a home or car) are under \$11,500 (for a single person) or under \$23,000 (for a married couple) may qualify for additional help. If you do qualify, you may not have to pay all or part of these premiums and deductibles, and may get help with your share of the costs of your medicines as well.

FEATURES OF THE NEW PRESCRIPTION DRUG BENEFIT



Voluntary



Reasonable monthly premiums



Strong catastrophic coverage



Targeted help for low-income seniors



Quality benefits for rural health care



Choice and access to all medicine

Voluntary

The new Medicare Prescription Drug Plans are completely voluntary. If you already have a prescription drug plan, you can keep it, or you can choose to join one of the new Medicare plans.



Sen. Talent chairs an Aging Committee field hearing in Missouri on strengthening Medicare by adding a prescription drug benefit

COVERAGE DETAILS OF THE NEW VOLUNTARY BENEFIT



Monthly premium of about \$32 (some plans may offer lower premiums)



Deductible – you pay the first \$250 of annual prescription costs



Medicare will pay 75 percent of your yearly drug costs from \$250 to \$2,250



Medicare will pay 95 percent of your drug costs after \$3,600 in out-of-pocket costs

Preventative Care in the New Medicare Law

In addition to providing a prescription drug benefit, the new law also provides for a one-time initial wellness exam within six months of enrolling in Medicare. Screenings include early detection of breast cancer, prostate cancer, colon cancer diabetes and cardiovascular disease.

AARP ENDORSED



The AARP, which is the largest seniors organization representing more than 26 million Americans 60 and older, has strongly endorsed the Medicare prescription drug law because it knows the bill is good for seniors.

Key Information



Additional Information

Detailed information from Medicare will be available in October 2005. You can contact Medicare directly at 1-800-MEDICARE (1-800-633-4227) or www.medicare.gov.

For more information on getting extra help with your prescription drug costs and how to apply, call the Social Security Administration at 1-800-772-1213 or visit www.socialsecurity.gov on the web. Or, you can contact my state offices, which are listed in this pamphlet. You can also email me at my Website at <http://talent.senate.gov>.

Key Date Reminders

- **October 2005:** Medicare sends information on prescription drug plans
- **November 15, 2005:** Prescription drug coverage enrollment begins
- **January 1, 2006:** Medicare coverage for prescription drugs now provided
- **May 15, 2006:** Enrollment period ends

Important Phone Numbers

Medicare Hotline:
1-800-633-4227

Medicaid Hotline:
1-800-392-2161

Social Security Hotline:
1-800-772-1213

Veterans Affairs Hotline:
1-800-827-1000

Lowering Health Care Costs

In addition to working on Medicare issues on behalf of Missouri seniors, I'm also working on other important health care issues including addressing the rising cost of health insurance. Small business people and their employees have been among the hardest hit. People who work for small businesses that provide health insurance pay on average 17 percent more than those employed by large companies. In fact, two-thirds of the uninsured either own a small business, work for a small business or are dependent on someone who does.



I've introduced legislation to allow small businesses to join together through their trade associations to sponsor health care plans for themselves and their employees. These Association Health Plans (AHPs) would help keep health care costs down for everyone, including seniors, and provide health care to millions of people who don't have it.

AHPs would allow small business people to join together through their trade associations, such as the U.S. Chamber of Commerce or the American Farm Bureau, to purchase the same high-quality health insurance offered by big companies.

Bipartisan Anti-Meth Plan

I want to close by talking about another important issue I'm working on behalf of Missourians. Methamphetamine is the worst drug I've encountered in my nearly 20 years in public life. During the past decade, while law enforcement officers continue to bust record numbers of clandestine labs, meth use in communities has increased by as much as 300%. Meth is cheap, potent and available everywhere.

U.S. Sen. Dianne Feinstein (D-Calif.) and I have sponsored the toughest, most comprehensive anti-meth bill ever considered by the Congress. The bipartisan Combat Meth Act would limit access to cold medicines containing pseudoephedrine, the primary ingredient used to make methamphet-



Sen. Talent discusses anti-meth legislation with Missouri law enforcement

The Methamphetamine Epidemic

- Methamphetamine is a deadly, fiercely addictive and rapidly spreading drug.
- Meth use in communities has increased by as much as 300% over the last decade.
- Missouri leads the nation in meth lab seizures according to the DEA, with 2788 seizures in 2004.

The Combat Meth Act

- Restricts access to meth's primary ingredient.
- Provides critical resources to law enforcement to stop meth.
- Enhances services for children affected by the spread of meth.
- Expands treatment options to help those addicted to meth.

amine. We provide new resources to help law enforcement fight meth in Missouri and around the country. Our bill also provides funding for treatment options and for children who have been affected by meth production.

As I'm writing you, our bill has been approved by the Senate and we are hopeful the full Congress will pass the legislation soon.

How to Contact Senator Talent

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Email Sen. Talent at his Website: <http://talent.senate.gov>