



Job Aid- Medicare Prescription Drug Coverage Scripts for Partners



There are currently many Medicare beneficiaries that have some form of drug coverage. The different populations that have been identified are : Low Income, Employer/Retiree, Medigap, and General Population. In an effort to provide the beneficiary with information that is appropriate for them or their situation there are scripts that use probing questions to identify the appropriate population. If you are able to identify which population the caller is a part of based on the conversation, you do not have to start with the introductory script. You can proceed directly to the appropriate script.

Mcare Rx Drug Coverage Intro

The intro script is recommended when first determining what information the caller wants and to help you find the best script to answer their question.

LIS Medicaid Dual Eligible

This script is used if the caller states they have Medicare AND Medicaid. It explains that because they have both, their prescription drug coverage will be changing.

Mcare Rx Drug Coverage Eligibility Low Income

This script is used to see if a caller may be eligible for extra help for Prescription Drug Coverage.

LIS with Employer Coverage

This script is used if the caller receives either Medicaid, SSI, or is in an MSP AND also has an employer drug plan. The script is also provides information on how their coverage will change in 2006.

Mcare Rx Drug Coverage Employer Retiree

This script is used after reading the intro script and the beneficiary informs you they currently have drug coverage through an employer/union. This script provides information on how their employer or union coverage will be affected if they join a Medicare Prescription drug plan.

Mcare Rx Drug Coverage Closing

This script is used at the end of every prescription drug coverage call to let the caller know that more information is coming in 2005.





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Mcare Rx Drug Coverage Cost

This script is used if the caller wants to know how much a Medicare Prescription drug plan will cost.

Mcare Rx Drug Coverage Medigap

This script is used after reading the intro script and the beneficiary informs you they have a Medigap policy. This script provides information on how their Medigap coverage will be affected if they join a Medicare Prescription drug plan.

Mcare Rx Drug Coverage Premium Payment

This script is used if the caller wants to know how they will be able to pay their premiums when they join a Medicare Prescription drug plan.

Mcare Rx Drug Coverage Part B Covered Drugs

This script is used if the caller wants to know what drugs are currently covered under Part B and if they will be covered in 2006 under Part B.

Mcare Rx Drug Coverage vs Drug Card

This script is used if the caller wants to know the difference between the Medicare Approved Discount card and Medicare Prescription drug coverage. It also explains what will happen to the card and credit when they sign up for a Prescription drug plan.

LIS Application Process

This script is used if the caller wants to check the status of their LIS application or to get general information about the process.

★ LIS Food Stamps/ Housing Assistance

This script is used if the caller is concerned about losing their food stamps or housing assistance when they apply for the extra help.





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LIS Deemed Letter

This script is used if the caller has received a letter from Medicare about the extra help and has questions. The script asks that the caller read portions of the letter they received to help the CSR determine which letter they are inquiring about.

Mcare Rx Drug Coverage Enrollment

This script is used if the caller has questions about how to enroll in a Medicare Prescription Drug Plan. This script contains basic information about enrollment in a prescription drug plan.

Mcare Rx Drug Coverage Original Medicare

This script is used if the caller states they have Original Medicare. It explains that these beneficiaries can choose to join a Medicare prescription drug plan or a Medicare Advantage Plan (or other Medicare Health Plan).

Mcare Rx Drug Coverage Medicare Advantage

This script is used if the caller states they belong to a Medicare Advantage Plan (or other Medicare Health Plan). It explains that Medicare is working with their Medicare Advantage (or other Medicare Health Plan) to help them provide more coverage, or lower the cost of their existing coverage.



Status: Active	Deactivated Date: n/a
<p>Script: Starting January 1, 2006, Medicare will offer insurance coverage for prescription drugs through Medicare prescription drug plans and other health plan options. Medicare's new prescription drug coverage will typically pay over half of your drug costs next year. It will also provide peace of mind because it protects you if your drug spending is more than \$3,600 in a year. Even if you don't use a lot of prescription drugs now, you should consider joining.</p> <p>Insurance companies and other private companies will work with Medicare to provide a choice of plans that cover both brand name and generic drugs.</p> <p>To enroll, you must have Medicare Part A and/or Part B. You can first enroll in a plan in your area from November 15, 2005 through May 15, 2006.</p> <p>If you have limited income and resources, you may qualify for extra help that will cover between 85 and almost 100 percent of your drug costs. Most people who are eligible for this extra help will pay no premiums, no deductibles, and no more than \$5 for each prescription. The amount of extra help depends on your incomes and resources.</p> <p>ASK: Would you like more information about help for people with limited incomes and resources? If YES, ASK: Do you currently get prescription drug benefits from your State Medicaid program? If YES, read SCRIPT: LIS Medicaid Dual Eligible If NO, read SCRIPT: Mcare Rx Drug Coverage Eligibility Low Income</p> <p>If NO, (caller is not interested in hearing about extra help), ASK: Do you have prescription drug coverage through your employer?</p> <p style="padding-left: 40px;">If yes, read SCRIPT: Mcare Rx Drug Coverage Employer Retiree If no, (caller does not have coverage through employer/union) Read one of the three scripts: If caller has a Medicare Advantage or other Health Plan read: Mcare Rx Drug Coverage Medicare Advantage If caller has Original Medicare read: Mcare Rx Drug Coverage Original Medicare If caller has a Medigap plan read: Mcare Rx Drug Coverage Medigap</p> <p>If the caller wants to know how the Medicare drug coverage that starts in 2006 will work in the U.S. territories, please READ: Your territory may provide extra help paying for Medicare prescription drug coverage. Contact your local medical assistance office. The Social Security Administration cannot help you.</p>	
<p>Tips: TIP = The five U.S. territories are the U.S. Virgin Islands (340)774-4624, Guam (671)735-7282, American Samoa (684)633-4590, Commonwealth of Puerto Rico (787)250-0453, and the Commonwealth of the Northern Marianas (670)664-4890 TIP = These plans will be different from the Medicare-approved drug discount cards. The drug discount cards will end on May 15, 2006, or when you enroll in a Medicare prescription drug plan, whichever comes first. SCRIPT = Mcare Rx Drug Discount Card Intro if caller has questions about the Medicare-approved drug discount card.</p>	

Status: Active	Deactivated Date: n/a
Script: ** CSR NOTE: Read this script if caller states they have Medicare AND Medicaid.	
<p>Starting January 1, 2006, almost all of your prescription drugs will be covered by Medicare instead of Medicaid. Medicaid will pay for your prescriptions drugs through December 31, 2005. You will get continuous prescription drug coverage from Medicare and pay very little or nothing for each prescription.</p> <p>This fall you can sign up for comprehensive Medicare coverage through a Medicare prescription drug plan. If you don't sign up for a plan, Medicare will sign you up for one to make sure you don't miss a day of coverage. This fall, Medicare and the drug plans in your area will send you information, and you'll get help with deciding which drug plan works for you.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
Tips: REFERRAL = If caller is unsure if they have Medicaid, have them contact their state Medicaid office. TIP = Some people will get mail from the Social Security Administration (SSA) telling them that they can apply to get help from Medicare to pay the cost of Medicare prescription drugs. People with Medicare AND Medicaid won't get this mail from SSA, because Medicare already knows they will get this help. You will receive a letter from Medicare notifying you of approval of your extra help. TIP = Medicaid may still cover certain prescription drugs that are not covered by a Medicare prescription drug plan. The caller should contact their local Medicaid office to find out if their state will cover certain prescriptions. TIP: Medicaid will still pay for your other medical costs. TIP: If caller says they receive prescription drug coverage through Medicaid AND live in a nursing facility or assisted living facility, READ: You will continue to get your prescription drugs through your facility.	

Status: Active	Deactivated Date: n/a
Script: ** CSR NOTE: You may want to read the Mcare RX Drug Coverage Intro Script before reading this script **	
<p>If you have limited income and resources, you may qualify for extra help that will cover between 85 and almost 100 percent of your drug costs. Most people who are eligible for this extra help will pay no premiums, no deductibles, and no more than \$5 for each prescription. The amount of extra help depends on your income and resources. People who may qualify will receive an application in the mail this summer from Social Security. Or you can call 1-800-772-1213 to request an application.</p> <p>Complete the application as soon as possible. If you qualify, you will need to join a plan this fall for your coverage to start January 1, 2006. This fall, Medicare and the Medicare plans offering drug coverage in your area will send you information, and you'll get help with deciding which plan is best for you.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
Tips: Additional Information on Resources: If married : Your savings, investments, and real estate (other than your home) should not be worth more than \$23,000? This includes things you own by yourself, with your spouse, or with someone else. Do not include your home, burial plots, or personal possessions. If single : Your savings, investments, and real estate (other than your home) should not be worth more than \$11,500? This includes things you own by yourself, or with someone else. Do not include your home, burial plots, or personal possessions. FULFILLMENT = (1-800 only) SSA LIS APP/Fact Sheet - #31020, #31020-S (Do NOT send to residents of U.S. Territories)	

Status: Active	Deactivated Date: n/a
Script: Read only if the caller states that they have drug coverage through an employer or union that covers prescriptions AND they receive one of the following: <ul style="list-style-type: none">• Medicaid outpatient prescription drug coverage,• help from your State paying your Medicare premiums (Medicare Savings Programs), OR• Supplemental Security Income (SSI) <p>Read the following if the caller has Medicaid drug coverage:</p> <p>Starting January 1, 2006, Medicare will pay your drug costs. Medicaid will stop paying after December 31, 2005. To be sure you don't lose a day of drug coverage, Medicare will enroll you in a Medicare prescription drug plan if you haven't enrolled by December 31, 2005.</p> <p>Read the following if the caller receives help from state or has SSI:</p> <p>Talk to the benefits administrator of your employer or union health insurance coverage. You may not need both Medicare prescription drug coverage and your current drug coverage. Compare how much your costs are with your current drug coverage to what your costs would be with Medicare prescription drug coverage and the extra help you automatically qualify for. You need to know that if you drop your current employer or union coverage you might not be able to get it back.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
Tips:	

Status: Active	Deactivated Date: n/a
Script: ** CSR NOTE: You may want to read the Mcare RX Drug Coverage Intro Script before reading this script **	
<p>Medicare is working with your employer or union to help you keep your drug coverage. Medicare will help pay for your employer or union retiree coverage that meets Medicare standards for their retirees with Medicare. This fall, your employer or union will let you know what decisions you need to make. If you don't hear from them or if you have any questions, you should contact your benefits administrator.</p>	
ADDITIONAL INFORMATION: Would you like some examples of questions that you should ask your employer benefit administrator? If yes, READ:	
<ol style="list-style-type: none">1. What type of coverage do I have now?2. Is my current coverage at least as good as a Medicare prescription drug plan?3. Will my coverage change when Medicare prescription drug plans become available in 2006?4. How will my coverage work with Medicare prescription drug plans? Will it be a supplement to a Medicare prescription drug plan or will it take the place of a Medicare prescription drug plan?	
<p>Your employer or union should send you information by November 14, 2005 that will let you know how your current coverage compares to the standard Medicare prescription drug coverage. This information is important because it can affect the decision you will need to make this fall about if and when you sign up for Medicare drug coverage. Do not make any decisions until you have this information. You should contact your benefits administrator for more information. If you do not receive information from your employer or union in the fall, you should contact your benefits administrator.</p>	
IF NO, READ: CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.	
Tips: TIP = The information you receive from your employer or union plan may use the term "creditable" if your coverage is at least as good as Medicare prescription drug coverage. TIP = The information you receive from your employer or union plan may use the term "non-creditable" if your coverage isn't at least as good as Medicare prescription drug coverage. If this happens, you may want to enroll in a Medicare prescription drug plan when you are first eligible. TIP = More information about Medicare prescription drug coverage and the plans that will be available in your area will be in the Medicare & You handbook you'll receive in October. TIP = A fact sheet on Employer Retiree Coverage is being prepared. It will be available early Summer. TIP= Contact your benefits administrator about your prescription drug benefit coverage. This is important because if you drop your current coverage, you may not be able to get it back.	

Status: Active	Deactivated Date: n/a
Script: Throughout 2005, Medicare will provide more information about Medicare prescription drug coverage, retiree options, and help for people with limited income and resources. Medicare will also provide information on how to choose and join a drug plan that meets your needs. The Medicare & You 2006 handbook will list the Medicare Prescription Drug Plans in your area. Medicare will mail you this handbook in October. If you would like additional information now, I can send you the publication, “The Facts About Medicare Prescription Drug Plans”.	
Tips: FULFILLMENT = The Facts About Medicare Prescription Drug Plans (Publication No. CMS-11065)	

Status: Active	Deactivated Date: n/a
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Script:
**** CSR NOTE: You may want to read the Mcare RX Drug Coverage Intro Script before reading this script This script only applies to people who do not have LIS ****

Medicare prescription drug plans will vary, plans must offer coverage that is as good as the Medicare minimum standard coverage. When you join, you would pay a monthly premium generally around \$37 (in 2006 but could change yearly). This is in addition to any premiums for Medicare Part A and/or Part B. Medicare also pays a monthly amount to the plan that you join. You would pay the first \$250 per year for your prescriptions. This is called your “deductible.”

Do you spend more than \$187 per month for your prescription drugs?

IF NO READ:

After you pay the \$250 yearly deductible, you would pay 25% of your yearly drug costs from \$250 to \$2,250. Your plan will pay the other 75% of these costs. Based on your actual drug expenses, you would probably not reach the cost sharing levels for yearly drug costs over \$2,250. But I can tell you about them if you want.

CSR NOTE: If caller wants more info, read the last two bullets under the “Yes” section.

IF YES READ:

After you pay the \$250 yearly deductible, here’s how the costs work:

- You pay 25% of your yearly drug costs, from \$250 to \$2,250, and your plan pays the other 75% of these costs, then
- You pay 100% of your next \$2,850 in drug costs (until you have \$3,600 in out-of-pocket costs),
- You pay 5% of your drug costs (or a small copayment) for the rest of the calendar year after you have spent \$3,600 out-of-pocket and your plan pays the rest.

All plans must provide coverage that meets this standard; however the way plans offer this coverage is likely to vary.

Here is an example as to how this might work: **CSR Example Only**

	\$250 Deductible	\$250-\$2,250	\$2,251 – you reach \$3600 in out-of-pocket cost	After \$3600 in Out-of-Pocket Costs
What You Pay	\$250	25% up to \$500	\$2,850*	5%
What Your Plan Pays	\$0	75% up to \$1500	\$0	95%
Total Drug Spending	\$250	\$2,250	\$5,100	

\$250 deductible + \$500 (25% share \$250 to \$2250) + \$2,850 = \$3600 out of pocket cost

Tips:

TIP = If caller has no more questions, **MUST READ SCRIPT** Mcare Rx Drug Coverage Closing before ending the call.

TIP = More information about enrolling in the Medicare prescription drug coverage and the private plan options will become available in the fall.

Status: Active	Deactivated Date: n/a
<p>Script: **** CSR NOTE: You may want to read the Mcare RX Drug Coverage Intro Script before reading this script **</p> <p>Does your Medigap policy cover prescription drugs (that is, do you have one of the standardized Medigap plans H, I, or J or a non-standardized Medigap plan that includes drug coverage)?</p> <p>If yes, READ: You will generally save money and get better coverage with the new Medicare prescription drug coverage. Medicare on average will pay approximately 75 percent of the premium for the drug coverage, and you pay 25 percent of the premium, and the Medicare coverage will never run out if you have high drug costs.</p> <p>This fall, Medicare and the plans offering drug coverage in your area will send you information, and you'll get help deciding which drug plan is best for you. After you join a plan that offers Medicare prescription drug coverage, you must cancel the drug coverage portion of your Medigap policy. You can also switch to a Medigap policy that doesn't cover prescription drugs.</p> <p>If no, READ: You will be able to keep your Medigap policy and get a Medicare prescription drug plan. Medicare's new prescription drug coverage will typically pay about half of your drug costs next year. It will also provide peace of mind because it protects you if your drug spending is more than \$3,600 in a year.</p> <p>You have two choices. You can choose to take advantage of this coverage by joining a Medicare prescription drug plan that covers prescription drugs only. Or, you can join a Medicare Advantage or other Medicare Health Plan that covers your doctor and hospital care as well as your prescriptions.</p> <p>This fall, Medicare and the Medicare plans offering drug coverage in your area will send you information, and you'll get help deciding which plan works for you.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
<p>Tips: TIP = The letter from the Medigap plan may use the term "creditable" if it covers as much as or more than a Medicare prescription drug plan. TIP = The letter from the Medigap plan may use the term "non-creditable" if it covers less than a Medicare prescription drug plan. PRINT FULFILLMENT = Guide to Health Insurance for People With Medicare 2004 – (Publication No. 02110)</p>	

Status: Active	Deactivated Date: n/a
Script: In general, you will be able to choose from three ways to pay the premiums for your Medicare Prescription Drug Plan. <ol style="list-style-type: none">1. You can give permission to the company that offers the Medicare Prescription Drug Plan you choose to deduct the premium automatically from your bank account.2. You could also pay the prescription drug plan directly for your premium by mailing them a check or money order.3. You can have your premium taken out of your Social Security benefits every month. This will be similar to the way that some people's Medicare Part B premiums are paid.	
Tips:	

Status: Active	Deactivated Date: n/a
<p>Script: Prescription drugs that are currently covered by Medicare will generally continue to be covered under Medicare Part B. Drugs that are currently covered under Medicare Part B include:</p> <ul style="list-style-type: none">• drugs delivered as part of a physician's services,• drugs used to reduce the risk of your body rejecting an organ after a transplant, (immunosuppressive drugs) as long as the transplant was paid for by Medicare,• some oral anti-cancer drugs,• certain prescription drugs used in nebulizers, which are small devices that give medicine in a mist form to your lungs, and• certain prescription drugs used in external infusion pumps. These pumps release fluid or medication into your vein at a specific rate or over a set amount of time. <p>If you get Medicare covered prescription drugs, make sure your pharmacy or supplier is enrolled in the Medicare Program. If you go to a pharmacy that is not enrolled, Medicare will not pay. You will be responsible for paying the entire bill.</p> <p>ADDITIONAL INFO: You may also be able to receive your prescription drug coverage through a Medicare Health Plan, (formerly Medicare Advantage) a Medicare Cost Plan or other private health plan.</p>	
<p>Tips: Referral = DMERC (Please do not refer callers if they are only asking about the 2006 Medicare prescription drug coverage.) TIP = Supplier Directory on www.Medicare.gov for participating pharmacies Script = Prescription Drugs/Medicine Script = ESRD - Immunosuppressive Drugs Script = Medicare Covered Oral Anti-Cancer Drugs Script = Mcare Rx Drug Discount Card Intro Script = Mcare Rx Drug Coverage Intro</p>	

Status: Active	Deactivated Date: n/a
Script: ** CSR NOTE: Read if caller asks how the Medicare -Approved Drug Discount Card is different from the new Medicare Prescription Drug Coverage. **	
<p>Medicare prescription drug plans are a new type of insurance that can give you prescription drug coverage from Medicare. These plans work like other insurance you may already have. If you join one of these plans, you will pay a monthly premium, and you will have to pay a copayment or coinsurance for each prescription you fill. You will first be able to sign up for one of these new plans beginning November 15, 2005.</p>	
<p>The Medicare-approved drug discount cards that became available in May 2004 are a way for you to get a discount on your prescriptions at the pharmacy. They work like other grocery store or pharmacy discount cards you may have. You can sign up for one of these cards only until December 31, 2005. They were offered as a transition step to help people with Medicare save money on prescription drug costs until Medicare prescription drug plans became available.</p>	
** CSR NOTE: Read if caller asks what will happen to the credit if they sign up for the new Medicare prescription drug coverage. **	
<p>You can use your Medicare-approved drug discount card and credit until May 15, 2006 or until you join a Medicare prescription drug plan, whichever is first. Once you have a Medicare prescription drug plan, you must stop using your Medicare-approved drug discount card and credit. You will get coverage for prescription drugs through the Medicare prescription drug plan instead of saving with the discount card.</p>	
CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.	
Tips:	

Status: Active	Deactivated Date: n/a
<p>Script: You can apply for extra help through SSA by completing a paper application and mailing it to them, or starting in July, you can apply online at socialsecurity.gov on the web.</p> <p>CSR Note: If caller wants to check the status of their application, READ: You can send your completed application to SSA now. If you send it in now you will find out if you qualify for the extra help in late July. If SSA needs any more information from you to process your application, they will get in touch with you. If you have any additional questions on the status of your application, you should contact SSA.</p> <p>If you need help filling out the application, you can call the Social Security Administration at 1-800-772-1213.</p> <p>Applying for extra help is just one step. You still need to enroll in a Medicare prescription drug plan to get Medicare prescription drug coverage.</p> <p>Read only if caller asks about applying through local Medicaid office: Social Security's application process for extra help provides you with the quickest decision, but you can also go to your local Medicaid office and apply. Your state will determine if you qualify for this help, or other assistance that your state provides.</p> <p>ADDITIONAL INFORMATION: The application for the extra help will ask for your level of resources (including your savings and stocks but not counting your home) and income. You will not have to send any documents when you apply. The Social Security Administration (SSA) may ask you for more information after they look at your application.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
<p>Tips: REFERRAL = Social Security Administration (SSA), for help with filling out the application</p>	

Status: Active	Deactivated Date: n/a
Script: If caller has questions about losing their food stamp benefits, READ: If you apply and qualify for extra help paying for the new Medicare prescription drug coverage, you may see your food stamp benefits go down as you spend less on drugs. Using the new Medicare drug coverage means you will have more cash to spend on food that you used to spend on prescription drugs. The value of the extra help paying Medicare prescription drug costs will more than make up for any loss in food stamps. If caller has questions about losing their housing assistance, READ: If you apply and qualify for extra help paying for the new Medicare prescription drug coverage, you will not lose your housing assistance. However, your housing assistance may be reduced as you spend less on drugs. Using the new Medicare drug coverage means you will have more cash to spend on rent that you used to spend on prescription drugs. The value of the extra help paying Medicare prescription drug costs will more than make up for the lower housing assistance. If caller has questions about losing their energy assistance, READ: If you apply and qualify for extra help paying for the new Medicare prescription drug coverage, you will not lose your energy assistance. You will still be able to get help with your home heating and cooling expenses through the Low Income Home Energy Assistance Program (LIHEAP). The eligibility levels for home energy assistance are based on your income without regard to your medical expenses. CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.	
Tips: TIP = If caller gets the \$10 minimum food stamp benefit, their benefits may end REFERRAL = Local welfare office or USDA if they have further questions about food stamp benefits REFERRAL = Local housing authority or HUD if they have further questions about housing assistance	

Status: Active	Deactivated Date: n/a
Script: Read if caller received a letter from Medicare about the extra help and has questions Can you please read the second sentence of your letter that starts with “Our records show...?” If letter states that the caller has Medicare and Medicaid, READ: Since you have both Medicare and Medicaid, you will get extra help paying for Medicare prescription drug coverage. READ SCRIPT: LIS Medicaid Dual Eligible . If letter states that the caller gets help with paying for Medicare premiums, READ: Our records show that you get help from your state (Medicaid) to pay for your Medicare premiums. Since you get help with your Medicare premiums, you will also get extra help paying for Medicare prescription drug coverage. You do not have to file an application for the extra help. You will be able to join a Medicare Prescription Drug Plan this fall. Once you join, you will get continuous coverage and have to spend very little out of your pocket. You will receive more information in the fall when you receive your “Medicare and You 2006” handbook. If letter states that the caller receives SSI, READ: Our records show that you currently receive Supplemental Security Income benefits. (Read if caller is not sure what SSI benefits are : SSI is a monthly benefit that is paid to people with limited income and resources who are disabled, blind, or age 65 or older. These benefits are not the same as your Social Security benefits. Since you receive SSI, you will get extra help paying for Medicare prescription drug coverage. You do not have to file an application for the extra help. You will be able to join a Medicare Prescription Drug Plan this fall. Once you join, you will get continuous coverage and have to spend very little out of your pocket. You will receive more information in the fall when you receive your “Medicare and You 2006” handbook. CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.	
Tips: SCRIPT = LIS Deemed Letter Exceptions, if the caller states that they do not have Medicaid, get help with their premiums, or receive SSI, and feel that they got this letter in error. REFERENCE = Important Information from Medicare about Paying for Prescription Drugs (Dual Letter) REFERENCE = Important Information from Medicare about Paying for Prescription Drugs (MSP Letter) REFERENCE = Important Information from Medicare about Paying for Prescription Drugs (SSI Letter) TIP = If caller received an English version of the letter from CMS and wants a Spanish copy, order the appropriate letter listed below. If caller is unsure which letter they need, have them check the “CMS Pub. No.” in the lower right-hand corner of the letter. FULFILLMENT = Dual Letter (#11132-S), MSP Letter (#11133-S), or SSI Letter (#11134-S)	

Status: Active	Deactivated Date: n/a
Script: ** CSR NOTE: You may want to read the Mcare RX Drug Coverage Intro Script before reading this script **	
<p>To enroll in a Medicare prescription drug plan offered in your area, you must have Medicare Part A and/or Part B. You can sign up for the prescription drug plan from November 15, 2005 through May 15, 2006.</p> <ul style="list-style-type: none">• If you enroll by December 31, 2005, your Medicare prescription drug plan coverage will begin on January 1, 2006. You will not miss a day of coverage.• If you enroll after December 31, 2005, your coverage will begin the first day of the month after the month you join.• It is important that you join a Medicare prescription drug plan when you are first eligible. If you join a Medicare prescription drug plan after May 15, 2006, you are likely to pay a higher monthly premium. Your premium will be at least 1% more for every month you waited to get a Medicare prescription drug plan. You will not have to pay a higher premium if you currently have a drug plan that covers at least as much as a Medicare prescription drug plan.• If Medicare Part B is covering a drug that you take, you will not need to sign up for prescription drug coverage in order to have these drugs covered by Medicare. However, you may want to think about signing up for a drug plan to help pay for other drugs you may be taking that are not currently covered under Part B. <p>Medical practice has come to rely more and more on new drug therapies to treat chronic conditions and out-of-pocket spending on drugs has increased dramatically. Even if you do not take a lot of prescription drugs now, you still should think about joining a plan. Most people with Medicare currently need or will come to need prescription drugs to stay healthy. Medicare prescription drug coverage will protect you from high out-of-pocket costs.</p> <p>CSR NOTE: If caller has no more questions, MUST READ SCRIPT Mcare Rx Drug Coverage Closing before ending the call.</p>	
Tips: TIP = When the caller enrolls in a prescription drug plan, the plan will mail a separate card to use when they fill prescriptions. Their red, white, and blue Medicare card will not change. TIP = If caller has a Medicare Health plan (formerly Medicare Advantage), the card from that plan may or may not change depending on the drug plan they choose.	

Status: Active	Deactivated Date: n/a
Script: CSR Note: Read this script if caller says they only have Original Medicare Medicare's new prescription drug coverage will typically pay over half of your drug costs next year, for a monthly premium. It will also provide peace of mind because it protects you once your out-of-pocket drug spending is more than \$3,600 in a year. You have two choices. You can choose to take advantage of this coverage by joining a Medicare prescription drug plan that covers prescription drugs only. You can also join a Medicare Advantage or other Medicare Health Plan that covers your doctor and hospital care as well as your prescriptions. This fall, Medicare and the Medicare plans offering drug coverage in your area will send you information, and you'll get help deciding which plan works for you.	
Tips:	

Status: Active	Deactivated Date: n/a
Script: CSR Note: Read this script if caller says they have a Medicare Advantage Plan or Other Medicare Health Plan Medicare is working with your Medicare Advantage or other Medicare Health Plan to help them provide even more coverage or lower the cost of your existing coverage. This October, your plan will let you know about the prescription drug options they will offer.	
Tips:	