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Medicare Discount Card Update: Prices Vary, Confusion Reigns

Written By: [ElderLawAnswers.com](#)

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Starting Monday, May 3, Medicare beneficiaries can sign up for one of the many Medicare discount cards being offered in their area. Surveys show that millions of beneficiaries are not yet aware of the new benefit, and confusion is reigning among many of those who have. Recently ElderLawAnswers published an article that explains the discount card program. To read it, [click here](#).

Since that article first appeared, the Centers for Medicare and Medicaid Services (CMS), which administers the Medicare program, has taken a few steps to make it easier for Medicare beneficiaries to sign up for the cards and to compare them.

First, CMS has decided to issue a standard enrollment form. Previously, beneficiaries could sign up only by using one of the forms supplied by the card sellers. The standard form will make it easier for community-based organizations, health professionals, and consumer groups to assist beneficiaries with the enrollment process. (However, the card-sponsor forms may still be used to enroll.) The standard form is available on the Medicare Web site, www.medicare.gov

Second, Medicare will allow state pharmacy assistance programs, in certain circumstances, to enroll low-income Medicare beneficiaries in the card program. States that have the authority to act as an "authorized representative" of a beneficiary (as defined by state law) will be permitted to enroll beneficiaries in drug cards on the beneficiary's behalf. This step will make it easier for low-income beneficiaries in states with pharmacy assistance programs to get \$600 in additional help.

Third, consumers can now compare the drug prices offered by different card sponsors on the Medicare Web site. The site revealed wide variation in prices for scores of prescription drugs listed. In some cases, the prices available with the new Medicare cards were higher than those charged by online pharmacies or Canadian drugstores, or prices available to federal employees. However, after the prices were put up on the site, sponsors of drug discount cards claimed many of the prices were wildly inaccurate.

The [Medicare Rights Center](#), a consumer advocacy group, recently tested the site and found it "incomplete, imprecise and at times misleading." For example, the site fails to disclose drug discount options other than the Medicare-approved drug discount cards, or whether buying a Medicare-approved drug discount card will affect other drug coverage a beneficiary might have. "[T]he site does not warn people that choosing a Medicare-approved card might impede access to other coverage," the Center says.

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