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## Drug card enrollment can be a pain

Discount program tests seniors' patience

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The Kansas City Star

**"It's getting better every single day. We're working at ways to simplify. It's a brand-new program. It's very ambitious, and we're trying to make it as simple and transparent as possible."**

***U.S. Health and Human Services Secretary Tommy Thompson***



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The requirements for new drug discount cards were explained last week in Kansas City to Jane Gilkey by Ken Fitzpatrick, a CLAIM volunteer.



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After calling a Medicare number for help getting one of the new Medicare-approved drug discount cards, Janice Macferran waited nearly a half-hour

to get through, but she couldn't get the answers she sought.

Janice Macferran takes pills for high blood pressure, cholesterol, diabetes and arthritis. She figured she could use a break on her prescription bills.

So she called 1-800-MEDICARE for help getting one of the new Medicare-approved drug discount cards. She didn't get very far.

A recorded voice told her to expect unusually long call times. The current hold time was about 15 minutes, the voice said. Macferran decided to sit tight.

"I'm patient," the 76-year-old Lee's Summit woman said. "I don't do something like this unless I have the time."

The goal of the discount cards is simple: Provide quick, temporary relief from high drug costs until new Medicare prescription drug benefits start in 2006.

Beginning Tuesday, Medicare beneficiaries can use the cards to get discounts on prescription drugs from participating pharmacies. Medicare says the cards could save from 10 percent to 25 percent off the retail price of most drugs.

But the complexity of the card program is frustrating and bewildering many of the senior citizens and disabled people covered by Medicare. They face the daunting task of selecting from dozens of competing cards and then figuring whether the cards offer better discounts than what they are already getting.

U.S. Health and Human Services Secretary Tommy Thompson acknowledged that the rollout of the cards had been difficult for many seniors but said: "It's getting better every single day.

"We're working at ways to simplify," he said in a telephone news conference. "It's a brand-new program. It's very ambitious, and we're trying to make it as simple and transparent as possible."

In recent days Medicare has increased the number of customer service representatives at its call centers to more than 3,000. And it has joined with a coalition of nonprofit groups to enroll low-income seniors.

The card program is inherently complex, because cards from different companies may cover different lists of drugs and charge different prices. And the cards are accepted by different groups of drugstores.

Low-income Medicare beneficiaries also must figure out whether they qualify for a \$600 annual credit the cards provide for their drug bills. Many consumer advocates consider that subsidy the best benefit of the card program.

There are three ways for people to sort through the information and choose the best card:

- They can try navigating Medicare's Web site, [www.medicare.gov](http://www.medicare.gov).
- They can call the 1-800-MEDICARE toll-free information line.
- Or they can turn to a friend or a family member or to one of the thousands of volunteers in state organizations that help the elderly with insurance questions.

"This is a benefit that's going to rely a lot on people getting assistance from someone else," said Patricia Nemore of the nonprofit Center for Medicare Advocacy. "It's probably more complicated than the creators of it were aware of."

It appears that many seniors still have little understanding of how the program works. Some may just be finding out that it exists.

"It's a fundamental change in the way seniors have to deal with Medicare," said Patricia Neuman, vice president of the Henry J. Kaiser Family Foundation, which has been surveying the public about its knowledge of the new Medicare drug benefits.

The foundation's most recent survey in March and April found that more than half of seniors did not know enough to say

whether the Medicare drug benefit legislation included a discount card; more than three-fourths did not know about the \$600 low-income subsidy.

"These findings suggest to us there's a real challenge in educating the public about the cards," Neuman said.

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The message has not gotten through to everyone.

At a recent town hall meeting at the Mohart Multipurpose FOCUS Center in Kansas City, Medicare officials gave a thorough presentation about the discount cards to about 50 mostly elderly persons.

A woman asked: "Did you say you were going to lower prescription prices?"

A man said he was enrolled in Medicaid.

"You say I'm not qualified for the card?" he asked. "So this is Medicare, for senior citizens?"

After hearing the presentation, Silas and Mary Compton of Kansas City remained puzzled.

"Silas, do you think we could use the discount card?" Mary Compton, 86, asked.

"I have no idea, Mary," 90-year-old Silas Compton responded.

Between the two of them, they spend thousands of dollars each year on prescription drugs. Any help would be welcome.

"I'm going to call" the Medicare number, she said.

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When the discount cards were introduced in early May, calls to Medicare's information line jumped from fewer than 30,000 to about 400,000 each day. Many callers could not get through.

At one point MCI blocked some calls to protect its network, said Mary Agnes Laureno, a Medicare official who oversees that agency's call centers and Web site.

The volume of calls has subsided to about 150,000 to 200,000 a day, and the typical waiting time is now about 12 minutes, Medicare officials say. The least-busy times to call are Thursdays, Fridays and Sundays.

"Everyone should be able to get through at this point," Laureno said.

Medicare's largest call center is at the eastern edge of Lawrence in the office park complex of Pearson Government Solutions, which has a contract with Medicare.

About 750 call takers work off scripts stored in their computers. They can run through the information on Medicare's Web site with callers and mail them printouts of appropriate discount card plans.

Colin Halliburton of Lawrence worked in the call center's Medicare section from February through April. The call volume exploded in late April after Medicare beneficiaries began to receive information about the discount cards, he said.

"A lot of them just didn't understand the specifics," said Halliburton, 22. "I was given adequate information to explain it to them, but some were still confused."

The seniors did not like the restrictions on the \$600 low-income credit or the overall complexity of the plan, Halliburton said.

"Once I explained it to them, many weren't happy," he said.

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Many seniors with questions about the discount cards have been turning to state health insurance counseling programs. These federally funded agencies — which go by the acronyms SHICK in Kansas and CLAIM in Missouri — train volunteers who work individually with seniors who have questions about Medicare.

"The people who field the calls say their phones are ringing off the wall," said Karen Sipes, spokeswoman for the Kansas Department on Aging, which manages the Senior Health Insurance Counseling for Kansas program.

Even people who have gone through the Medicare phone line successfully and received a printout of discount cards are seeking help, said Kevin Simpson, executive director of the Health Assistance Partnership, an advocacy group working with consumer insurance counseling programs nationwide. "Those people are showing up at (volunteer program) offices with that printout in hand and asking, 'What is that?' " he said.

In Missouri, the Community Leaders Assisting the Insured of Missouri program has been getting 80 to 90 calls per day, about twice the usual number, said its lead trainer, Kristie Davis. The office refers many of the calls to its network of 200 volunteers for one-on-one meetings that can take 45 minutes, she said.

Much of that time is spent helping seniors figure out how the myriad other drug programs fit in with the Medicare discount cards — discount cards issued by drug makers, drug coverage provided by retirement benefits, Medicare health maintenance organizations and supplemental insurance plans with their own sets of drug benefits and state programs such as Missouri's Senior Rx, which provides drug assistance to low-income seniors.

"There's just a lot of things to look at," Davis said. "We're giving them the options, and they have to make the best decision for their situation."

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Jane Gilkey, 72, of Kansas City went to the Westport Cooperative Services office seeking help going through the Medicare Web site.

She has prescriptions for glaucoma, osteoporosis and high blood pressure. CLAIM volunteer Ken Fitzpatrick typed her ZIP code and the names of her drugs and the doses into his computer.

"Looks like there are 36 of these cards that offer all the drugs you take," he said.

Fitzpatrick looked for the cheapest plans, while Gilkey shuffled through her pharmacy receipts. What they found was that the discount card would save her a little over \$5 a month. But the card has a \$20 annual fee. So her savings for the rest of this year would be about \$12.

Gilkey said she probably would not get a discount card. Instead, she will rely on her high-priced Medicare supplemental insurance policy, which provides some drug coverage. "Even though it's more money, I think I'd be wiser to stick with it."

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That appears to be a common reaction among seniors, according to Nemore of the Center for Medicare Advocacy.

People who do not qualify for the \$600 benefit and who already have some other kind of prescription drug coverage "seem to be throwing up their hands and saying, 'I'm glad I don't have to worry about this,' " she said.

People who could benefit from the discount cards may find it worthwhile to wait a bit longer before signing up, advised John Rother, policy director of the senior advocacy organization AARP.

Consumer groups and Medicare officials said they had seen a trend toward lower drug prices being offered by the plans in the past week, as card sponsors jockey for business.

"There is no real reason to sign up early and lots of reasons to wait," Rother said.

AARP members may be taking Rother at his word. So far, only about 500 people have signed up for the discount card that AARP sponsors, he said.

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Fifteen minutes after she placed her call, Macferran was still waiting, her pill bottles arrayed in front of her. All she heard on the line was the distant sound of a ringing phone, punctuated every so often by a recorded voice: "We're sorry, all our representatives are busy at the moment. Please hold."

"Not very entertaining," Macferran said. "It would calm the nerves more if they had some soft music."

She finally got through after nearly half an hour on the phone. A polite man assured her that she qualified for a card but told her he could not help her select one.

"I can get into the Internet normally, but I don't have access to it at this time. I apologize," he said. "Thank you for calling 1-800-MEDICARE, and have a good day."

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### **First glance**

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