

WASHINGTON

Few seniors have signed up for Medicare cards yet

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WASHINGTON - Medicare patients will be able to plunk their new discount drug cards down on pharmacy counters starting Tuesday, but experts say they don't expect hordes of seniors to be using them anytime soon.

Nearly a month after sponsors of the 73 discount cards started marketing them, officials say relatively few seniors have signed up for a card, although Medicare's hotline has fielded more than 3.5 million calls since May 3, and its Web site to make price comparisons on drugs and discounts has received more than 10 million visits.

While several million Medicare beneficiaries will automatically get cards through their Medicare managed-care plans, individual enrollment has been sluggish, a pace that has been encouraged by counselors and government health officials.

"We anticipate tens of thousands of people during the first enrollment period (ending Monday) and many more after that because we have encouraged people to take their time, look at the drug cards that are available to them, so that they can fully understand what their decisions are," said Michael McMullan, chief of Medicare's Center for Beneficiary Choices.

Medicare officials had estimated that 7.3 million people, out of 40 million beneficiaries, would sign up for the cards eventually, but have no firm numbers on how many made a choice during the initial period. Many of those signing up early have been low-income people with no drug coverage who qualify for a \$600 subsidy of drug bills.

For many seniors who already have some drug coverage from retiree benefits or private insurance, the complexity of the offerings seems daunting. "People who would not qualify for the \$600, who have any coverage at all, seem to be kind of throwing up their hands and saying, 'I'm glad I don't have to worry about this,' because it is a complicated process," said Trish Nemore of the Center for Medicare Advocacy.

Both McMullan and Nemore spoke at a Medicare forum sponsored by the Kaiser Family Foundation.

Mark Merritt, president of the Pharmaceutical Care Management Association, a national association of drug-benefit management companies that includes many of the card sponsors, said the cards "are helping to deliver real savings to seniors: an average of 17 percent on brand-name drugs and 35 percent for generics.

"This is not a 40-yard dash. It's going to take a little more time for seniors to figure out what they want. I don't think anyone thought there would be 7 million seniors ready to go June 1," he

added.

Particular emphasis is being placed on getting low-income seniors and disabled people on Medicare to enroll. In general, a single person who earns less than \$12,529 or a married couple earning less than \$16,862 can qualify for a credit toward prescription-drug purchases this year and next totaling \$1,200 per person.

"They need to take advantage of the real savings and real money that is on the table for them," said Health and Human Services Secretary Tommy Thompson. "It's an opportunity they can't afford to pass up." He announced an effort with a group called the Access to Benefits Coalition that will seek out eligible individuals and educate them about the program.

HHS has already given \$21 million to state health-insurance assistance programs to promote the cards; the new effort allocates another \$4.6 million to community organizations to provide counseling, mostly in cities.

The counseling is vital for many seniors daunted by so many choices and forms - there are 28 forms that can be used to enroll for a card - and the constantly changing information on drug costs and discounts submitted weekly to Medicare by card vendors.

"It's almost essential that you use the Web to research these cards," Nemore said. "And we know that older people do not use the Web all that frequently, so this is a benefit that's going to rely on people getting assistance from someone else."

Medicare officials were criticized early in the month because the enrollment period started with information posted on only about half the discount cards, and people calling the 1-800-MEDICARE line often faced long periods on hold.

Medicare administrator Mark McClellan told lawmakers last week that more than 2,000 phone counselors are now working the hotlines, with wait times of no more than 15 minutes even at peak hours.

On the Net: www.medicare.gov

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