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## Group of seniors to test application for new drug aid

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A select group of older Ohioans will be among the first seniors in the nation able to apply for special financial assistance available with next year's Medicare prescription drug program.

But the opportunity comes with a catch - the volunteers must participate in a test run to see if the 16-question application makes sense.

Several consumer and seniors groups that reviewed the application already claim it is too complicated.

The Social Security Administration is sending applications to 2,050 seniors chosen at random - including 150 in Cleveland, Lancaster and Zanesville - as part of a pilot project to identify problems in the application and accompanying letter.

Any glitches won't be fixed before some 20 million more are mailed beginning in May - including about 858,000 in Ohio, said Mary Mahler, a Social Security spokeswoman in the Chicago regional office. About 5 million Medicare beneficiaries may be eligible for special assistance.

Instead of fixing the problems, the agency will address them in its outreach and publicity efforts, Mahler said.

"The issue is confusion about what this is all about to begin with," she said. "We want to see how many people fill it out, and if they have problems with the application."

Those who don't return the form within two weeks will receive follow-up telephone calls so Social Security can learn why.

The federal law that created the drug program gives the Social Security Administration the job of contacting retirees who may be eligible for certain breaks on premiums, deductibles and other fees.

Robert Hayes, director of the Medicare Rights Center, said the application is "badly flawed."

"We and other consumer groups gave Social Security a good deal of comments on how to simplify the applications, and these comments were largely ignored," he said. Other groups that were critical included the Washington-based Center for Medicare Advocacy and the Medicare Advocacy Project of Greater Boston Legal Services.

Several questions are too long or confusing, and that may discourage seniors from completing the application, he said.

He also criticized the application's warning that anyone who provides false information "may be sent to prison or may face other penalties, or both."

The application from Social Security only determines eligibility for financial help, and is not an enrollment

form for a drug plan. The enrollment period for those plans starts in November.

People 65 and older who receive Medicaid, the government's health insurance for low-income families, will automatically be exempted from the fees and don't have to fill out the eligibility application.

Any senior with income at or below 150 percent of the federal poverty level -- or \$14,355 for an individual or \$19,245 for a couple -- and who passes an assets test can receive at least a partial waiver of fees if they file the eligibility application, Mahler said. A person's assets, including savings, investments and real estate (but not the applicant's home) cannot exceed \$11,500, or \$23,000 for a couple.

But even if assets are above that amount, the application says "you may still be eligible through your state Medicaid agency."

Despite the controversy surrounding the new drug program, there is a general consensus that the low-income assistance is a clear plus for eligible seniors.

But making sure they receive it won't be easy.

"These are all very poor people getting these letters," Hayes said. "They are older and sicker than the average person on Medicare and least able to dig through the lengthy application."

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