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## **ADVOCACY GROUP URGES CAUTION IN EMBRACING PRIVATE PLANS**

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The first quarter of the Medicare Part D program is complete and with it many in government and the media are already hailing its success. “While we are pleased for people who are finding that their private Part D prescription drug plans work and save them money, their satisfaction may be premature,” cautions attorney Judith Stein, Executive Director of the Center for Medicare Advocacy, Inc. “Not until December 31 will beneficiaries know for sure if their plans continue to cover the drugs they need. “Since plans can change the drugs and drug costs on their formularies at any time,” continues Ms. Stein, “medications covered today may not be covered in a few months.”

Some plans have already made these kinds of changes. Further, plan participants can not know for certain today what drugs they will need later in the year. A new illness or injury may mean they require prescription drugs that their plan does not include on its formulary. Plan participants may also find themselves caught in the second Part D deductible, known as the “donut hole,” paying 100% of their drug costs out-of-pocket, and unable to reach the catastrophic coverage benefit - while still owing their monthly premiums.

“The people satisfied with Part D today,” concludes Ms. Stein, “as well as the beneficiaries for whom Part D has been failing so miserably, would all do better if real prescription drug coverage were included within the traditional Medicare program.”