Medicare Malaise

April 1, 2004 By Tom Acitelli

The Medicare bill President Bush signed in December won't kick in until 2006, but some HIVers are concerned already. For one thing, qualifying consumers will not be allowed Medicaid money to fill any Medicare gaps. So…

Which drugs are covered?
Only drugs listed in a new formulary will be covered—and only two from each drug class will be listed. "Class" is not yet defined.

What will meds cost?
You'll pay $250 up front, plus 25 percent of drug costs from $251 to $2,250. The next $2,850 isn't covered. A $3,600 annual limit to your out-of-pocket costs only applies to meds in the formulary.

How can I learn more?
Track the changing rules at www.medicare.gov, or call 800.442.8430.

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