

\*\*\*\*\* Senios/esource.com E-zine \*\*\*\*\*  
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When we were young adults the goal was home ownership. A mortgage said you were serious about adulthood and your career was on track. Over the years, home plumbing jobs, self-paneling projects, honey-do-painting weekends may have given way to hiring out some home projects. The love of gardening became selective and someone else could cut the lawn,

On the other hand, why not? There is benefit to society and seniors in higher density areas.

A car accident: 1 in 18,800

A fall: 1 in 20,700

Pedestrian accident: 1 in 45,200

have concerns that consumers may be opting for viatical settlements even when these are not the right or best choice for them.

What percentage of the face value of the insurance you will receive in cash is dependent upon

A cash settlement could make you ineligible for public assistance benefits such as food stamps or Medicaid you are receiving .

- Compare these answers to the same questions in relation to a reverse mortgage if you are eligible for one.
- You must provide certain medical and personal information.

Going To Proceed With A Vrampsb./settle?one.



Starting June 1, 2004 those on Medicare (65+ and those who are disabled), as an interim measure, can get Medicare-approved discount drug cards which MAY save them money on the cost of medication. The cards will be usable until the new Medicare drug program (Medicare part D) goes into effect on January 1, 2006 (18 months from now). Medicare is now offering access to 30 approved discount drug cards.

Some are offered free of charge, others with a one-time \$30 fee. Differences between the cards boil down to:

- Their cost to obtain
- The size of discounts
- Which manufacturers' medications they discount
- Which drug chains in your area accept the card

There are no assurances that your present location for purchasing your medications with an independent providers discount card\*, buying at Costco, or the like, buying mail order from outside the U.S. will not still be the better way of receiving the lowest purchase price for your meds. It can become quite complicated to buy Cozaar from the lowest-priced provider and buy Timolol and Fosamax somewhere else. But if you can keep track, and can give each pharmacy a list of ALL the meds you take, you may be able to save more money.

In an attempt to help clarify the best Medicare-approved card for your use, your specific medications in your specific neighborhood go to <http://www.Medicare.org> and scroll down until you see "Prescription Drug Program" on the left. Click on it. It will explain the way their interim drug discount cards works. It will guide you through putting in your zipcode and the list of all the prescription medications you take. The database will give you a recommendation regarding which card is LIKELY to provide the best savings IN YOUR CASE and which pharmacy in your zip code provides the lowest price when using the recommended card. This may NOT be the best card for your spouse or for your neighbor. Each Medicare recipient may only have one approved Medicare discount drug card.

Medicare anticipates that there will be savings of 10-25% per prescription if the "ideal" card is used at the "ideal" pharmacy. The results will differ per individual because of location, medications and dosages. This interim plan in no way will reflect what Medicare Part D 2006 will offer.

Medicare recipients with Medigap or Medicare supplemental insurance plan H, I, or J already have drug coverage. You will probably not see any additional benefit with an interim Medicare discount drug card. If you have another program under a Medicare supplemental insurance company, you may be offered their own card. If they do, you may not also apply for another Medicare drug discount card. You may have an independent discount card\*.







