

MinnesotaCare:

No provisions.

MA:

No provisions for MA, QMB, SLMB, QWD and QI. For the Prescription Drug Program (PDP), consider the following types of coverage to be prescription drug coverage in determining whether an applicant has current coverage or has had coverage in any of the 4 months preceding the first month of PDP enrollment:

- > Prescription drug coverage available through a health plan or HMO.
- > **CHAMPUS/TRICARE**
- > Medicare supplemental policies (Medsup or Medigap) where the enrollee has opted for prescription drug coverage through a rider or selected drug coverage as an option.

Basic Medicare supplement plans and health insurance plans without drug riders do not provide prescription drug coverage. Minnesota law requires that these policies include the following warning on the first page of the contract:

Notice to Buyer: This contract does not cover prescription drugs. Prescription drugs can be a very high percentage of your medical expenses. Coverage for prescription drugs may be available to you. Please ask for further details.

Advise applicants who are unsure whether their policies include prescription drug coverage to check the policy to see if it contains this warning.

People currently enrolled in MA without a spenddown or MinnesotaCare are ineligible for PDP. See §0907.21.09.11 (Medicare Supplement Programs: PDP). Enrollment in MA or MinnesotaCare in the 4 months preceding the month of application is NOT a barrier to PDP enrollment.

Do not consider the following types of coverage to be prescription drug coverage when determining eligibility for PDP:

- > Access to prescription drug discount cards. Examples include:
 - Discount cards provided by insurance companies only to people who opt for health insurance without a prescription drug rider.
 - Discounts offered by pharmacies to encourage people to use their

prescription services.

-Discount cards offered through prescription “clubs”.

-Discount cards offered through senior organizations or other associations.

- > Access to prescription drugs through pharmaceutical manufacturers’ prescription drug patient assistance programs.
- > Access to facilities which provide prescription drug coverage to people who qualify, such as veterans’ medical centers, Indian Health Centers, and community clinics.
- > Auto, homeowner’s or other liability insurance that pays prescription drug costs resulting from an accident.
- > Workers’ Compensation coverage for prescription drug costs resulting from a work-related injury.
- > Basic Medicare supplement plans required by law to provide 80 percent coverage for physician-prescribed diabetic equipment and supplies and injectable insulin.
- > UCare for Seniors Classic Plan for people who were enrolled in both PDP and the UCare Classic Plan on March 1, 2001. This exception expires on June 30, 2003.

See §0907.21.09.11 (Medicare Supplement Programs: PDP).

GAMC:

No provisions.