

THE B&B ALERT

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**BEGLEY &
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Medicare Provides Information on Available Discount Drug Programs Jennifer L. Donohue, Esq.

Traditional Medicare programs do not provide coverage for prescription drugs. Unfortunately, that fact is not likely to change any time soon. As a result, we can expect that financing the purchase of needed medications will continue to be a challenge for many seniors for at least the foreseeable future.

In an effort to assist seniors who may be struggling to meet their expenses, the federal government has created a website called the "Prescription Drug Assistance Programs Database." The website, which can be accessed through www.medicare.gov/Prescription/Home.asp, provides information on programs that offer discounts or free medication to individuals in need including State prescription drug assistance programs, programs sponsored by pharmaceutical companies, and programs sponsored by private disease-specific organizations. The database also provides information on prescription drug benefits offered through Medicare managed care plans and Medigap policies (i.e., policies which can be purchased to obtain benefits not provided by traditional Medicare programs and which pay the Medicare co-payments and deductibles for which the traditional Medicare recipient would otherwise remain responsible).

The unique benefit of the website is that it provides more than simply general information which could be obtained from any variety of sources. Rather, by allowing users to enter specific information, such as their zip code, up to five different health conditions/diseases, and the names of five different pharmaceutical companies per search, the database is able to compile results pertaining to all available assistance programs that are meaningful to each specific user. I would recommend that every individual who takes prescription drugs regularly access the site to determine if any payment assistance is available.



Begley & Bookbinder, P.C. is a law firm that concentrates on Estate & Tax Planning, Elder Law, Estate Administration, Guardianship and Will Contests, Real Estate, as well as Medicaid Planning. We are based in Moorestown, NJ, with offices in Stone Harbor, Lawrenceville & Philadelphia, PA.

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Our web site contains a library of firm newsletters, articles, on-line forms for Medicaid, Estate Planning and Guardianship, as well as our upcoming speaking engagements, our products, and other relevant information.

If you are interested in having an Elder Law Attorney from Begley & Bookbinder speak at an event, please contact Laura Dickens at (856) 787-4233.

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