



## HealthCare Choices Resource Center Bulletin

### Illinois Cares Rx Toolkit –

## Your Guide to Navigating the Changes Effective September 1, 2011

**September 19, 2011**

### Illinois Cares Rx Updates

#### Illinois Cares Rx Changes Effective September 1, 2011

Due to funding cuts in the state budget signed by the Governor in June, benefits and eligibility income limits were reduced for the Illinois Cares Rx (ICRx) program **effective September 1, 2011**.

People remaining in the program will have increased co-payments. In addition, the qualifying income limit allowed for seniors and people with disabilities who were on the program and for future new applicants were decreased to 200% of the Federal Poverty Level (FPL). On September 1<sup>st</sup> approximately 43,000 people whose reported 2010 annual incomes were over the new income limits lost their prescription drug assistance under the program. If individuals had not yet applied this year using their 2010 income, the Illinois Department on Aging used their last reported income file (from 2009) to determine if they were at or below the new income limits.

The new Illinois Cares Rx income limits (200% of the FPL) effective September 1<sup>st</sup> are:

- Household of one - \$21,780
- Household of two - \$29,420
- Household of three - \$37,060

**This toolkit contains MMW-created education and counseling tools including charts that describe the changes, tip sheets and resources to help consumers who are losing benefits. It also includes links to all the Illinois Cares Rx letters mailed to members by the Illinois Department of Healthcare and Family Services (HFS).**

**Click on the link below to view a brief article explaining the ICRx changes:**

[Illinois Cares Rx Changes](#)

#### **New Income Limits and Co-pays Chart**

Individuals currently enrolled in ICRx with incomes less than 200% of the FPL will remain in the program but will see a change in their prescription benefits. For people with Medicare, ICRx will continue to pay the monthly Part D drug plan premium and deductible if they are in a coordinating plan, but they will have an increase in the co-pays for each covered prescription they fill. In addition, if individuals enter the donut hole, they will have to pay 25% of the cost of each prescription (instead of

20%) plus the new ICRx co-pay. New applicants will have to meet the new income guidelines and pay the higher co-pays.

Click on the link below to view a chart that lists the new and old income limits and co-pays:

[New ICRx Income Limits and Co-Pays](#)

### **Illinois Cares Rx and Circuit Breaker Eligibility Flyers for People With and Without Medicare**

The two flyers listed below provide a description of how the ICRx program works for people with Medicare and without Medicare. Both flyers include the new income limits for ICRx as well as income limits and information about the Circuit Breaker program. These flyers are great to distribute to consumers, including both new and renewing applicants.

[Illinois Cares Rx for People With Medicare](#)

[Illinois Cares Rx for People Without Medicare](#)

### **People Losing ICRx Benefits – Resources to Help**

MMW has created some tip sheets to help people who no longer qualify for Illinois Cares Rx but still need help paying for their drugs.

### **Dos and Don'ts for people losing Illinois Cares Rx Benefits or Whose Co-pays are Increasing**

This chart can be distributed to consumers who are losing their ICRx benefits or whose co-pays increased beginning September 1<sup>st</sup>. The handout contains useful tips and strategies individuals can look into for alternate or additional prescription drug assistance. Click on the link to view the chart

[Do's and Don'ts for people losing ICRx benefits.](#)

### **List of Programs to Help Pay for Prescription Drugs**

This chart provides a list of charities, co-pay relief programs, drug discount cards, \$4 generics programs at retail pharmacies and other resources that may provide some financial relief associated with prescription drug costs. Please note that since each individual's prescription drug needs are different, some of these resources may not apply to them. Click on the following link to view the chart:

[Programs to help pay for prescription drugs.](#)

### **10 Ideas to Help People Losing ICRx Benefits**

The following guide is a more detailed list of 10 different ideas for counselors that can help people who are losing their ICRx benefits explore their options: Click to view the document: [10 ideas for people losing ICRx benefits.](#)

### **MMW Webinar Slides on ICRx Changes**

These are the slides that were presented at the August MMW webinar. The slides include information about the recent changes, the new income limits, and resources to help those losing benefits. Click to view the slides: [MMW webinar slides 8-19-11.](#)

### **List of ICRx Coordinating Stand-Alone Part D Plan Costs without ICRx Assistance**

This chart lists the 2011 ICRx coordinating stand-alone Part D plans and what the monthly premiums, annual drug deductibles, and co-pay amounts (by tier) will be for individuals who no longer receive

ICRx assistance after September 1, 2011. Click to view the chart: [Coordinating plan costs without ICRx assistance](#).

### **\$25 Monthly Rebate Check**

The \$25 monthly rebate check has been eliminated from the program entirely. Prior to September 1<sup>st</sup>, the rebate option was offered instead of receiving regular ICRx benefits; a monthly check was sent to members who had other creditable prescription drug coverage such as a non-coordinating Part D plan, an employer, union or retiree group health plan or Veterans Affairs (VA) coverage instead of ICRx prescription benefits. Note that individuals who were receiving the monthly rebate should receive their last check in September (for August).

Note for individuals who continue to be eligible for ICRx, were receiving the rebate and now wish to switch to a coordinating plan Part D plan to receive ICRx benefits: BE VERY CAREFUL if you were receiving the rebate because you were in a private group health plan. Enrolling in a Medicare Part D plan may result in losing all of your group health plan coverage and you may not be able to get it back. However, individuals in non-coordinating Medicare Part D plans and receiving the rebate may want to look at the coordinating ICRx plans and see if one of the plans will work for them.

### **Does Your Client Still Qualify for ICRx benefits?**

Your client may have received a letter from ICRx stating that their benefits or \$25 monthly rebate checks were ending September 1<sup>st</sup>. However, some individuals may still qualify for ICRx. The first step is to find out what their current income is in 2011. Some individuals who were dropped from the program may have experienced a change in income (that would allow them to qualify under the new limits) or they may not have applied for ICRx yet this year. Below is a list of additional ICRx forms and when they should be filled out to help a client get back into ICRx.

If your client **has not applied during 2011** (using the 2010 IL-1363) and they would qualify under the new limits based on their 2010 income, they should apply as soon as possible using an online form (which is processed much more quickly than a paper form.)

#### **Schedule P**

**Who:** Individuals whose income has changed from 2010 to 2011 and now meet the new lower ICRx income limits. In this case, you should help them fill out a Schedule P form.

**What the form does:** This form allows an opportunity for individuals to be reinstated in ICRx if they had an event occur that resulted in a decrease in income since they filed an application using their 2010 income.

**Examples** of a qualifying event may include the death of a spouse, employment ending or not taking as much of a distribution on an IRA account.

On the form they should list what happened for their income to decrease and what they expect their income to be since that event occurred. Please note that an individual is only eligible to receive **prescription drug benefits and not Circuit Breaker** benefits (license plate discount, rent or property tax grant check and Ride Free Transit card) if they qualify using a Schedule P.

The Schedule P form can only be submitted by mail and may be found at <http://www.state.il.us/aging/1rx/cbrx/forms/IL1363P.pdf>.

### **1363-X (also called an Amended Application)**

**Who:** Clients who made an error on their original application and need to amend it.

**What the form does:** This form can be used to revise incorrect information. It applies for ICRx and Circuit Breaker benefits.

**Examples** include over-reporting income or listing income that did not need to be reported (see pg. 16 of the 2010 IL-1363 application for a full list of what is not considered income on Form IL-1363).

This form can only be submitted by mail. Click on the following link to access the 1363-X form:

<http://www.state.il.us/aging/1rx/cbrx/forms/IL1363X.pdf>.

### **Schedule B**

**Who:** A client who applied on his or her ICRx application as a household of one or two and has a Qualified Additional Resident(s) - QAR- that lived with them in 2010 and in 2011 at the time they filed their application. A QAR is someone other than the applicant's spouse who is currently living with them and for whom they provided at least half of their financial support.

If **your income has changed** since you submitted your 2010 IL-1363 and you would like to add a QAR, you must complete and submit an Amended application (form 1363-X) along with a Schedule B.

However, you only need to submit a Schedule B (not an Amended application) if you already submitted a 2010 IL-1363 this year and would now like to add a QAR and **none of your income information has changed since you filed**. If you already attached an Amended application with your Schedule B, the Illinois Department on Aging (IDOA) will still process your Schedule B, even though the Amended application was not necessary.

**What the form does:** A QAR's income does not have to be included on the application -- so the applicant can then apply as a household of 2 or 3, using the higher income limits allowed for larger households.

**Examples** of QARs include children, grandchildren, or adult children living with the applicant.

Click on the link below to access the Schedule B form:

<http://www.state.il.us/aging/1rx/cbrx/forms/IL1363B.pdf>.

All additional Illinois Cares and Circuit Breaker forms can be found at

[http://www.state.il.us/aging/1rx/cbrx/cbrx\\_forms.htm](http://www.state.il.us/aging/1rx/cbrx/cbrx_forms.htm).

### **Circuit Breaker Updates**

#### **Make Sure to Reapply for Circuit Breaker - Income Limits Remain the Same**

Despite a decrease in the income limits for ICRx prescription drug assistance, the income limits for Circuit Breaker benefits remain the same. The current Circuit Breaker income limits are:

Household of one – \$27,610

Household of two – \$36,635

Household of three - \$45,657

This means that individuals whose ICRx prescription drug benefits were terminated because of the new ICRx income limits are likely to still qualify for Circuit Breaker benefits and should make sure to

reapply next year. Circuit Breaker benefits include a property grant check, license plate discount, and Seniors or People with Disabilities Ride Free Transit card.

### **Illinois Cares Rx, Circuit Breaker and Ride Free Programs Chart**

This chart compares the ICRx and Circuit Breaker income limits after September 1, 2011. It also includes information about eligibility for the People with Disabilities and the Seniors Ride Free cards. The Seniors Ride Free benefit was just added to the Circuit Breaker program mid-year. Please note that there is no question about Seniors Ride Free on the current IL-1363 application since the booklets were printed before the change took effect. At hits time, the question is not included on the online application. MMW will keep you informed of any changed to the application. Click on the following link to view the chart: [ICRx, Circuit Breaker and Ride Free Programs](#).

### **Seniors Ride Free Program in the Chicago Metropolitan Area and Northeastern Illinois**

Effective September 1<sup>st</sup>, seniors age 65 and older who would like to ride for free on public transit systems in Cook and the Collar counties **must be enrolled in both Circuit Breaker and the Regional Transportation Authority's (RTA) Senior Ride Free program**. The old Ride Free cards (also referred to as Smart cards) no longer work after September 1<sup>st</sup>.

Seniors who are enrolled in the Ride Free program but not enrolled in Circuit Breaker will need to fill out a 2010 IL-1363 if they have not done so already in order to receive a new Ride Free card. Individuals who had not applied and been approved for Circuit Breaker by mid-summer were sent a Reduced Fare card. They may still be eligible to receive a Ride Free card by qualifying for Circuit Breaker at anytime during the year.

Seniors who are enrolled in Circuit Breaker but not with the RTA's Ride Free program will need to contact the RTA at (312) 913-3110 to apply for the Ride Free program. Once their application is processed, they will receive a Ride Free card.

The RTA services the Chicago Metro Area including Cook, DuPage, Kane, Lake, McHenry and Will counties. Please contact your local transit agency to find out how the program will work in your area.

### **Letters Mailed to Illinois Cares Rx Members**

Below is a list of all the letters sent by the Illinois Department of Healthcare and Family Services to members who were losing benefits and whose co-pays were increasing. Letters (not posted here) were also sent by some of the coordinating Part D PDP and MA-PD plans to their members explaining the changes and, if applicable, how to begin to pay premiums.

#### **Termination of benefits letters**

- Notice of ICRx termination of benefits letter (includes places to call for help) [ICRx Termination letter](#)
- Notice of ICRx termination of benefits for people with HIV or AIDS (includes places to call for help) [ICRx Termination letter HIV/AIDS](#)
- Notice of ICRx termination of benefits – Reminder letter sent in late August (includes appeal information and places to call for help) [ICRx Termination follow up letter with appeals information](#)
- Notice of ICRx termination of benefits letter (including appeal information) sent in late August to people who did not receive the earlier termination letter. [ICRx Termination letter REVISED](#)

### Letters sent to people remaining in the ICRx program

- Notice of Changes to Illinois Cares Rx benefit– sent to people with Medicare who are remaining in the program (includes new co-pay amounts) [ICRx Changes for people WITH Medicare](#)
- Changes to Illinois Cares Rx benefit – to people without Medicare remaining in the program (includes new co-pay amounts) [ICRx Changes for people without Medicare](#)
- Correction letter on green paper – sent to people who received a termination of benefits letter in error. These people will continue to receive ICRx benefits. [ICRx Correction letter](#)

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As always, feel free to contact us with any comments or questions. If you would like to unsubscribe and not receive updates and information from the Make Medicare Work Coalition, please contact us by calling (708)383-0258 or emailing [Georgia.Gerdes@ageoptions.org](mailto:Georgia.Gerdes@ageoptions.org) or [Terri.Gendel@ageoptions.org](mailto:Terri.Gendel@ageoptions.org)