

When your medication isn't covered by your new plan

Medicare prescription drug coverage is quite new and there are many questions about how it will work. Last month we addressed some of these frequently asked questions. This month we will discuss what you can do if the pharmacy tells you that your medication is not covered under the insurance plan you chose.

- **Can I change my plan?**

Yes, during either the enrollment, election or Special Enrollment periods you can change plans

If you cannot change at the time, you have some other options:

- You have the right to request that your plan cover your medication when:
 - You are currently taking the medication and it is removed from your plan's formulary (list of drugs covered) for reasons other than safety
 - Your doctor prescribes the drug because (s)he believes that the drugs on your plan's formulary will not work for you
- You must contact your insurance plan directly to request an **exception**
- You will need a supporting statement from your doctor
- Plans must respond to your request (in writing) within 72 hours
- You can request a quicker response – **expedited request** – if your health is in jeopardy – in which case the plan must respond within 24 hours
- If the plan denies your request, you may **appeal** the decision. The appeal has several levels:
 - Redetermination by your Medicare Prescription Drug Plan
 - Reconsideration by the Independent Review Entity
 - Administrative Law Judge hearing

The **Medicare Advocacy Project** can assist you with these appeals. You can reach them at **GBLS Main Office:** 197 Friend St., Boston, MA 02114. **Voice:** 617-371-1234 | **TDD:** 617-371-1228 | **Fax:** 617-371-1222 | **Toll-Free:** 800-323-3205.