Promoting Access to Community Resources for Medicare Patients

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Objectives:
1. Discuss community pharmacists' role in assisting Medicare patients
2. Identify federal/state programs and community resources that can assist Medicare patients
3. Discuss the Alabama's Aging, Disability & Caregiver Partnership Program

Background:

The goals of patient care services are to improve patients' outcomes and experiences. Using the Andersen Behavioral Model of Health Services as a conceptual model, availability of community resources and having affordable health insurance plans increase patient access to healthcare services, which in turn affects patients' outcomes and experiences.

Multiple barriers preventing Medicare patients to access affordable prescription drug plans:

- Many Part D plans are available and should be re-evaluated annually (1,2)
- The plan selection process relies on health literacy, computer literacy and internet accessibility (3)
- Medicare beneficiaries have limited knowledge of Medicare Part D plans (4)
- More than half of Medicare beneficiaries in Alabama are low income (<199% FPL) (5). While there are low income assistance programs for health and Rx coverage, many eligible individuals are not enrolled in subsidy programs due to lack of awareness and the complexity of the eligibility rules of applications (6,7)

Key Points:

The Aging and Disability Resource Centers (ADRCs) promote access to community resources for seniors, caregivers and disabled individuals. ADRCs provide benefit screening for many programs and services, education and counseling on long-term care services and supports. In Alabama, there are 13 ADRCs covering all regions in the state.

- Medicare and Medicaid
- Free Insurance and Medicare Counseling
- Prescription Drug Coverage
- Caregiver Support Services
- Transportation
- Long-Term Care Services
- Legal Assistance
- Senior Employment
- Nutrition and Wellness
- Food Assistance
- Crisis Support

Contact your local Aging & Disability Resource Center (ADRC) at:
1-800-AGE-LINE
(1-800-243-5463)
www.AlabamaAgeline.gov

Programs for limited income individuals include Medicare Savings Program (MSPs), Low Income Subsidy (LIS)/ExtraHelp, and SenioRx.

- Medicare Savings Programs pay Medicare premiums, and in some cases, Medicare deductibles and coinsurance. Once they are approved for MSP, they automatically qualify for LIS/ExtraHelp in paying for Part D plans.
- LIS/ExtraHelp pay for Part D premiums and drug costs.
- SenioRx program facilitates access to pharmaceutical companies' patient assistance programs. These programs offer free or reduced price medications for people with limited income.
- These programs have different eligibility requirements.

Initiatives:
- Harrison School of Pharmacy has a collaborative partnership with State Health Insurance and Assistance Program (SHIP) to offer Medicare Outreach Program –– student-provided unbiased counseling program to assist patients with Medicare Part D plan selection.
- Aging, Disability & Caregiver Partnership Program is created to involve pharmacists to facilitate patient access to affordable health insurance. Three key activities include: conducting a needs assessment, offering continuing education programs and enrolling pharmacies into the ADRC advocacy network.

References:
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