



# KERN COUNTY ELDER NEWS

Monthly Information Article | Kern County DEAR/EDRT TEAM\*

\*(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)



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## WHAT TO DO WHEN MEDICARE WON'T COVER YOUR PRESCRIPTION: ESSENTIAL TIPS FOR SAVING ON MEDICATIONS FROM HICAP



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Navigating Medicare prescription coverage can be confusing, especially when your prescription is denied, or the copay is higher than expected. If you find yourself in either of these situations, it's important to know your options and the steps you can take to resolve the issue. The Kern County Health Insurance Counseling and Advocacy Program (HICAP) is here to guide you through this process and provide support. Let's explore how to address these challenges effectively.

### Step 1: Understand the Reason for Denial

The first step in resolving prescription coverage issues is understanding why your medication isn't covered. Contact your Medicare Part D (Prescription Drug Plan) or Part C (Medicare Advantage Plan) and request a **coverage determination**. This formal decision explains the reason behind the denial, whether it's due to formulary restrictions, prior authorization requirements, step therapy rules, or quantity limits. Once you understand the reason, you can work with your doctor to address the issue. For example, your doctor can:

- Submit documentation to show you've already tried alternative medications.
- Request an exception if the alternatives are inappropriate or ineffective for your health needs.

### Step 2: Explore Formulary Exceptions and Appeals

If your medication is not on your plan's formulary (the list of covered drugs), you can request an **Exception Request** to have the drug added.

### Agency Partners

- Bakersfield Police Department
- California Dept. of Financial Protection & Innovation
- California Dept. of Insurance
- CSUB
- Dept. of Social Services Licensing
- GBLA
- Independent Living Center of KC
- Kaiser Permanente
- Kern Co. Aging & Adult
- Kern Co. BHRS
- Kern Co. Coroner
- Kern Co. District Attorney
- Kern Co. DA Victim Services
- Kern Co. Family Law Facilitator
- Kern Co. Public Health
- Kern Regional Center
- Kern Co. Sheriff's Office
- Kern Co. Veterans Service Dept.
- Social Security Admin.
- Strata Credit Union

Your doctor will need to provide a letter of medical necessity explaining why this specific drug is essential for your treatment and why covered alternatives are not suitable. If your request is denied, you have the right to appeal. Appeals involve several levels, starting with your plan and escalating to external review if necessary. Don't be discouraged; many appeals result in approvals.



### Step 3: Address High Copay Costs

Even if your medication is covered, you might face high copays, particularly if the drug is placed on a high tier. Here's what you can do:

- **Request a Tiering Exception:** This allows you to ask your plan to lower the cost-sharing for your drug.
- **Consider Switching Plans:** During the Fall Open Enrollment Period, you can compare plans and choose one with lower cost-sharing for your prescriptions. If you missed the Open Enrollment period this past year, HICAP counselors can help you evaluate your options.

### Step 4: Get Help Through the Extra Help Program

The **Extra Help program** can significantly reduce your prescription drug costs by covering premiums, deductibles, and copays. You're automatically enrolled if you have Medi-Cal, Supplemental Security Income (SSI), or a Medicare Savings Program. Even if you don't qualify automatically, you may still be eligible based on your income and assets.

Extra Help also offers additional benefits, including year-round Special Enrollment Periods to join or switch Part D or Part C plans, and the elimination of late enrollment penalties. HICAP can help you determine your eligibility and assist with the application process.

### Step 5: Utilize HICAP Services

You don't have to navigate Medicare coverage issues on your own. HICAP is here to provide:

- Part D or Part C plan review, plan comparisons, and explanation of benefits
- Assistance with contacting your doctor or pharmacy.
- Help you understand your plan's rules and rights.
- Screening for programs like Extra Help and Medicare Savings Programs.
- Answers to any other Medicare-related questions.

### Take Action Today

If you're facing a denial or struggling with high medication costs, don't wait to seek assistance. **Contact Kern County HICAP at 1-800-434-0222** to speak with a registered counselor. We're here to help you every step of the way, ensuring you get the coverage and support you need.

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