

Health Bulletin



Safeguarding Your Parents' Health

(NAPS)—For a growing number of adults, managing family health needs has gone beyond keeping track of children's dentist appointments or their own annual checkups to managing the health-care needs of aging parents.

Starting in 2006 for the first time ever, Medicare will cover out-patient prescription drugs. To receive the benefits, seniors must choose and join a private prescription drug coverage plan this fall from among those approved by Medicare. Many adults will be helping their parents to make that choice.

Comparing plans can be confusing, which is why it's important for adult children of elderly parents to offer a helping hand. For families looking for guidance, a new resource is available. www.YourPharmacyBenefit.org is a free Web site that provides tips and information on how to choose a Medicare drug plan that meets your needs.

"It's crucial to learn how different plans work so you know, for example, how much you will have to pay for each prescription, and if you must get special approval before you can get a medicine your doctor prescribed," says pharmacist Sandra Leal, president of the Association of Clinicians for the Underserved.

But the information available on the Web site is not just for those in Medicare. Each fall, many of those insured through their employers or unions find that the benefits offered under their plan are changing, or face a switch to a different health plan altogether. The site provides these visitors with valuable guidance too.

Often, people simply renew the same plan they had last year or



Adult children of elderly parents may have to help them choose a prescription drug plan.

look for the plan that gives them access to their preferred doctors, but experts say people should re-examine their situation each year. "As your medical needs change, it is important to re-evaluate your coverage and if necessary choose a different plan that better suits your needs," says Leal.

The site is supported by a number of groups representing consumers, healthcare providers and pharmacies.

For anyone signing up for a Medicare drug plan or considering a change in coverage for prescription medicines this fall, the site provides:

- Guidance on how to choose a plan;
- Information on how pharmacy benefits work;
- A glossary of terms to help translate "insurance-speak;" and
- Tips on what to do if you have problems filling your prescriptions after you've signed up.

Making good choices about health coverage does not need to be overwhelming. For more information, visit www.YourPharmacyBenefit.org.

Healthy Ideas

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