



Department
of Health

EPIC
Elderly Pharmaceutical
Insurance Coverage
Program

New York State EPIC Program

*New York State (NYS) Supplemental
Prescription Coverage
that works with Medicare Part D Plans*

March 2024

Objectives

Review:

- the benefits of the Elderly Pharmaceutical Insurance Coverage (EPIC) Program as a secondary payer to Medicare Part D plans
- who is eligible for the New York State EPIC Program
- the difference between the Fee and Deductible Plan
- how EPIC works with the Low-Income Subsidy (LIS) and Medicare Savings Program (MSP)

March 2024

Eligibility

To join EPIC, a senior must:

- Be a NYS resident 65 years of age or older
- Have an annual income equal to or below \$75,000 (single) or \$100,000 (married)
- Be enrolled in or eligible for a Medicare Part D plan
- **Not** be receiving full Medicaid benefits

Medicare Part D Required

- All EPIC members must be enrolled in or eligible to enroll in a Part D plan
- Seniors in union or retiree plans must first consult their retiree benefits department
- Members do not need Part D to join EPIC, but are required to maintain Part D coverage in order to receive EPIC benefits

Special Enrollment Period

- EPIC members receive a Special Enrollment Period in addition to the Medicare Annual Enrollment Period
- New EPIC members can use the Special Enrollment Period to enroll in a Medicare Part D drug plan
- All EPIC members can use the Special Enrollment Period to change their Part D plan once during the year

Part D Premium Assistance

EPIC pays the Medicare Part D premiums for members with income up to:

- \$23,000 or less (single)*
- \$29,000 or less (married)*

EPIC pays up to the basic benchmark (average cost) of a Medicare Part D plan in New York State – \$48.72 per month in 2024.

**If income is above these levels member will be responsible to pay the Medicare Part D premium each month.*

EPIC Co-payments

Prescription cost after billing Part D

EPIC copayment

Up to	\$ 15.00	\$ 3.00
\$15.01 -	\$ 35.00	\$ 7.00
\$35.01 -	\$ 55.00	\$ 15.00
OVER	\$ 55.00	\$ 20.00

March 2024

EPIC Coverage

EPIC will provide secondary coverage for Medicare Part D and EPIC covered drugs purchased during the:

- Initial Coverage Period
- Coverage Gap (donut hole)

EPIC will also cover many Part D excluded drugs such as prescription vitamins and prescription cough and cold preparations.

March 2024

Medicare Part D Phases

Monthly Premium

Deductible (\$545 in 2024)



Initial Coverage Period (Co-Pays)



Coverage Gap (Doughnut Hole)

Medicare Part D Deductible

EPIC will not provide secondary coverage for Part D and EPIC covered drugs purchased during the Part D deductible phase (if member has a Part D deductible).

- 2024 Medicare Part D deductible is up to \$545
- If possible, members should consider a Medicare Part D plan without a deductible that covers their prescriptions

EPIC Plans

- Fee Plan
 - Single with income of up to \$20,000
 - Married with joint income of up to \$26,000
- Deductible Plan
 - Single with income between \$20,001 to \$75,000
 - Married with joint income between \$26,001 to \$100,000

EPIC Fee Plan Members

EPIC annual fees range from \$8 to \$300 and are billed in quarterly installments.

EPIC Fee members:

- will receive Medicare Part D premium assistance from EPIC up to the basic benchmark amount
- will pay EPIC co-payments ranging from \$3 to \$20
- will have automatic coverage in the *coverage gap*

Fee members are sent quarterly bills.
The bills must be paid in order to receive these benefits.

EPIC Deductible Plan Members

- No up-front cost to be a member of the EPIC program
- Must meet the out-of-pocket EPIC deductible before paying EPIC copayments for drugs
- If the Medicare Part D deductible is met, the Medicare Part D copays paid at the pharmacy are applied towards the EPIC deductible
- Deductible Plan members are grouped into two categories:
 - Low Band
 - High Band

EPIC Deductible Plan Members – Low Band

EPIC Deductible members with incomes:

- \$20,001 to \$23,000 (single)
- \$26,001 to \$29,000 (married/joint)

Will receive Medicare Part D premium assistance from EPIC up to the basic benchmark amount (\$48.72 in 2024).

EPIC Deductible Plan Members – High Band

EPIC Deductible members with incomes:

- \$23,001 to \$75,000 (single)
- \$29,001 to \$100,000 (married/joint)

Members are responsible for paying their Medicare Part D premium each month.

Members' EPIC deductible will be reduced by the annual benchmark cost of a Medicare Drug Plan (\$585 in 2024).

EPIC and Low-Income Subsidy

EPIC members who also qualify for Low Income Subsidy (LIS) or “Extra Help” from Medicare can save significantly more on their Medicare Part D costs. Extra Help is a Federal Program that helps lower most of a members prescription costs. EPIC will assist members in applying for Extra Help.

Benefits of Low-Income Subsidy:

- Does not have a Medicare Part D coverage gap and member can change their plan once per quarter (for 1st through 3rd quarter only)
- Has co-pays ranging from \$4.50 (generic) and \$11.20 (brand) in 2024

EPIC and Low-Income Subsidy

Benefits of EPIC and Low-Income Subsidy together:

- EPIC fees waived for those with who qualify for full Low-Income Subsidy
- Generic and Brand co-pay will be lowered to \$3.00 when submitted to EPIC
- EPIC and Low-Income Subsidy members may join an enhanced Medicare Part D plan or Medicare Advantage Drug Plan (Medicare pays up to basic benchmark premium, EPIC pays up to an additional benchmark premium)

EPIC and Low-Income Subsidy

2024 Income and Asset Limits for Low Income Subsidy

Extra Help

	Single Person	Married Couple
*Annual Income Limit	\$22,836	\$30,900
*Income Limit Divided by 12 (i.e. months)	\$1,903	\$2,575
Resources / Assets	\$17,220	\$34,360*

* Income includes the standard \$20 disregard and resources include allowed burial expense of \$1,500 if single and \$3,000 if married.

Medicare Savings Program

The Medicare Savings Program (MSP) assists lower income seniors with paying their Medicare Part B premium. When enrolled into the Medicare Savings Program, the senior automatically qualifies for Extra Help.

- NY State requires seniors to complete the Medicare Savings Program application to determine eligibility and maintain EPIC coverage.
- The Medicare Savings Program application must be completed within 60 days to avoid disruption to their EPIC coverage
- Seniors that select the “consent to withdraw” option on the Medicare Savings Program application, may result in cancellation of their EPIC benefits.

Medicare Savings Program

Benefits of the Medicare Savings Program:

- Pays for Medicare Part B premium
- Automatically enrolled in Extra Help (Low-Income Subsidy)
 - Eliminated or reduced Medicare Part D monthly premium
 - Significant savings in prescription co-payments
 - EPIC can be used with both programs (Medicare Savings Program and Low-Income Subsidy)

Medicare Savings Program

Monthly Income (2024 guidelines):

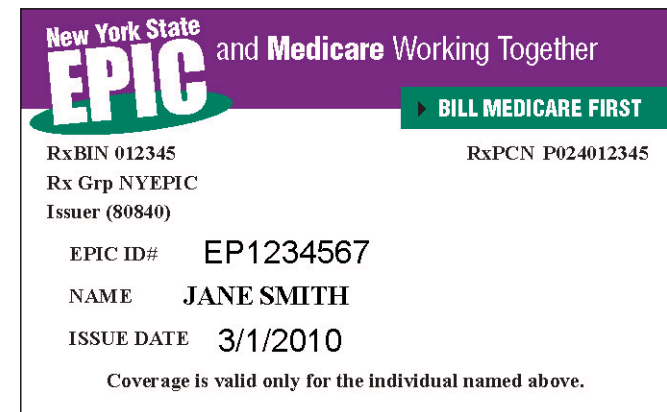
Program	Monthly Income Limit***		Asset Limit	
	Single	Couple	Single	Couple
Qualifying Individual (QI)	\$2,355	\$3,189	No asset limit in New York State	
Qualified Medicare Beneficiary (QMB)	\$1,752	\$2,371		

*** This limit includes the standard \$20 disregard

March 2024

EPIC ID Card

- EPIC members should present their EPIC and Medicare Part D ID cards at the pharmacy
- If using a participating mail order pharmacy, EPIC members must contact the mail order pharmacy and provide the secondary EPIC billing information
- If ID card has been lost or destroyed, the member may contact the EPIC Helpline for a replacement card



Information and Assistance

EPIC Program Contact Information

Member Helpline: 1-800-332-3742
(TTY 1-800-290-9138)

Provider Helpline: 1-800-634-1340

Web: http://www.health.ny.gov/health_care/epic/

Email: NYSEPICOutreach@primetherapeutics.com