



Department  
of Health

# New York State EPIC Program

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

March 2022

# Objectives

- Benefits of the EPIC Program as a secondary payer to Medicare Part D plans
- Who is eligible for the NYS EPIC Program
- Difference between the Fee and Deductible Plan
- Low Income Subsidy (LIS) and Medicare Savings Program (MSP)

# 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 (SEP) in addition to the Medicare Annual Enrollment Period (AEP)
- New EPIC members can use the SEP to enroll in a Medicare Part D drug plan
- All EPIC members can use the SEP 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 – \$42.43 per month in 2022.

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

# EPIC Copayments

## 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

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# 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)
- Catastrophic Coverage Period

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



# Medicare Part D Phases

Monthly Premium

Deductible (\$480 in 2022)

Initial Coverage Period (Co-Pays)

Coverage Gap (Doughnut Hole)

Catastrophic Coverage Period

# 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).

- 2022 Medicare Part D deductible is up to \$480
- If possible, consider a Medicare Part D plan without a deductible that covers member's 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 **(\$42.43 in 2022)**.

# 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 (\$510 in 2022).

# 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. 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 1<sup>st</sup> through 3<sup>rd</sup> quarter only)
- Has co-pays ranging from \$3.95 (generic) and \$9.85 (brand) in 2022
- Seniors who qualify for partial LIS have low Medicare deductible, no coverage gap and reduced co-pays



# EPIC and Low Income Subsidy

## Benefits of EPIC and Low Income Subsidy together:

- EPIC fees waived for those with who qualify for full LIS
- Generic and Brand co-pay will be lowered to \$3.00 when submitted to EPIC
- EPIC and LIS 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 LIS

## 2022 Income and Asset Limits for Low Income Subsidy

	Single Person	Married Couple
Full Extra Help		
Annual Income Limit	\$18,346.50	\$24,718.50
Income Limit Divided by 12 (i.e. months)	\$1,529	\$2,060
Resources / Assets	\$9,900*	\$15,600*

	Single Person	Married Couple
Partial Extra Help		
Annual Income Limit	\$20,385	\$27,465
Income Limit divided by 12 (i.e. months)	\$1,699	\$2,289
Resources / Assets	\$15,510*	\$30,950*

\* Resources include allowed burial expense of \$1,500 if single and \$3,000 if married.

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# Medicare Savings Program

- A program designed to pay for the person's monthly Medicare Part B premium
- **Monthly Income (2022 guidelines):**

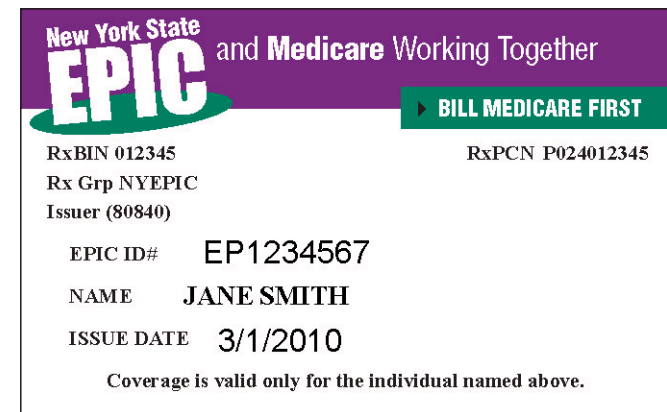
Qualified Medicare Beneficiary (QMB):		
	Single \$1,153	Couple \$1,546
Specified Low-Income Medicare Beneficiary (SLMB):		
	Single \$1,379	Couple \$1,851
Qualifying Individual (QI-1):		
	Single \$1,549	Couple \$2,080
- If a member qualifies for the MSP they will automatically be enrolled in Full LIS

***Resource limits:***

***There is no resource test for the MSP in NYS***

# 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/](http://www.health.ny.gov/health_care/epic/)

Email: [NYSEPICOutreach@magellanhealth.com](mailto:NYSEPICOutreach@magellanhealth.com)

