

## MODULE 8: ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC) PROGRAM

### Objectives

Below are the topics covered in Module 8: Elderly Pharmaceutical Insurance Coverage (EPIC) Program. HIICAP counselors will learn about EPIC and how it works with Medicare Part D.

Assisting people with Medicare by informing them about the New York State EPIC Program can be very important. **See Module 6 for Medicare Prescription Drug Coverage (Medicare Part D).**

At the end of this module are the Study Guide Test and Answer Key.

### **WHAT IS ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC) IN 2012?**

- EPIC is New York State's prescription plan that helps eligible seniors pay for their prescription drugs in the Medicare Part D coverage gap (donut hole).
- EPIC covers almost all prescription medicines (including brand name and generic drugs) as well as insulin, insulin syringes and needles
- NYS Law requires all EPIC members to enroll in Medicare Part D drug plans. The two plans can be used together with EPIC supplementing Part D coverage to help seniors who reach the Medicare Part D coverage gap save more on their prescriptions. If seniors are not eligible to join a Part D plan, they cannot receive EPIC benefits.
- EPIC will be restored (to how the program was prior to 2012) effective January 1, 2013 with some exceptions:
  - The EPIC Fee and Deductible Plans are restored.
  - EPIC will provide secondary coverage of Medicare Part D covered drugs in all Part D phases **except the Part D deductible phase.**
  - Drug costs in the Medicare Part D deductible phase cannot be applied to the EPIC deductible.
  - EPIC will cover many Part D excluded drugs (e.g. prescription vitamins and prescription cough and cold preparations).
  - EPIC will not provide temporary coverage for any drugs that are not covered by Medicare Part D while the doctor is pursuing an appeal.

### **EPIC: NEW YORK STATE'S SENIOR PRESCRIPTION PLAN**

EPIC is New York State's senior prescription plan which currently benefits more than 280,000 New York State residents. Seniors are eligible to join EPIC if they are 65 or older, live in New York State and have annual income below \$35,000 if they are single or under \$50,000 if they are married. Seniors with a Medicaid spend-down, or who are enrolled in either the Medicare Savings Program or a Medicare Part D drug plan are eligible to join EPIC provided that they also meet the age, residency and income requirements. But, seniors who receive full Medicaid benefits are not eligible.

Seniors must also join a Medicare Part D prescription plan to use EPIC as supplemental coverage to pay for drug costs when the member is in the Part D coverage gap. While more than 280,000 seniors are currently enrolled in EPIC, many more are eligible and could be saving more money when in the

Part D coverage gap. Encourage seniors you counsel to learn about and consider joining the EPIC program.

**Please note:** Individuals with disabilities who receive Medicare and are not yet 65 years old are not eligible for EPIC coverage. However, they may be eligible for the New York Prescription Saver drug discount card. More information on the Prescription Saver drug discount card is available later in this module.

EPIC covers almost all prescription medicines (including brand name and generic drugs) as well as insulin, insulin syringes and needles.

Be aware that seniors who meet any of the following conditions should be encouraged to investigate EPIC:

- Are enrolled in a Medicare Part D drug plan and need help paying for drugs in the Part D coverage gap
- Are receiving Extra Help
- Are on a Medicaid spend-down
- Are enrolled in the Medicare Savings Program (NYS is paying for their Medicare Part A and/or Part B premium)
- Have no retiree health insurance plan
- Have a retiree health insurance plan with no or very limited prescription coverage (who are eligible to join a Part D drug plan)
- Have no Medicare supplement insurance and are considering purchasing a private Medigap policy that enables them to also enroll in a Part D drug plan
- Are enrolled in a Medicare Advantage Plan (HMO, PPO or PFFS) with Part D
- Have high out-of-pocket prescription drug costs and are enrolled in Part D

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## **NEW EPIC PROGRAM BEGAN JANUARY 1, 2012**

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### **Eligibility**

- The new program is free; members have no EPIC fees or deductibles.
- Members must be NYS residents age 65 or older.
- The current income limits are the same - up to \$35,000 single and up to \$50,000 married.
- Members cannot receive full Medicaid benefits but may have a Medicaid spenddown.
- EPIC will pay Medicare Part D drug premiums for members with income up to \$23,000 single or \$29,000 married.
- Members with higher incomes are responsible for paying their monthly Part D drug premium.
- Must be eligible to join Part D in order to enroll in EPIC.

### **Part D Enrollment**

- Members must be enrolled in a Part D plan in order to maintain EPIC coverage.  
**Note:** Members can apply for EPIC coverage before enrolling in Part D and if approved they will receive a Special Enrollment Period (SEP) to enroll in a Medicare Part D drug plan at any time of the year.
- Members will not be able to receive EPIC benefits until they are enrolled in a Part D drug plan.

- EPIC will continue to assist members to enroll in Part D drug plans.
- If a person is not eligible to join a Part D drug plan, they will not be eligible to join EPIC.
- EPIC members can use an SEP to change plans once yearly. Members with LIS can change plans monthly.

### EPIC Drug Coverage

- EPIC will provide secondary coverage for prescription medications approved by the Medicare Part D drug plan when an enrollee reaches the Medicare Part D coverage gap (aka donut hole).
- EPIC will provide coverage for Part D excluded drugs purchased while the member is in the Medicare Part D coverage gap.
- EPIC co-pays remain the same. They range from \$3 to \$20 depending upon the cost of the drug.

### EPIC's Copayment Schedule

For calendar year 2012, for Part D covered drugs and Part D excluded drugs purchased in the coverage gap (donut hole) they will continue to be:

<b>For Each Prescription Costing:</b>	<b>The Senior Pays:</b>
Up to \$15	\$3
\$15 to \$35	\$7
\$35 to \$55	\$15
Over \$55	\$20

### Low Income Subsidy (LIS Members)

- EPIC will continue to provide Part D premium assistance for those members with Partial LIS and those with LIS who are in enhanced plans.
- EPIC will continue to apply for the Medicare Part D Low Income Subsidy (LIS) and Medicare Savings Program (MSP) for income eligible members.
- Members with Full or Partial LIS do not have a Part D coverage gap and they will use Part D for their drug coverage and EPIC for Part D premium assistance.

### New EPIC Program

- Members in Medicare Advantage (MA) plans have to join a Medicare Advantage plan with Part D (MAPD) if they want to remain in EPIC.
- EPIC provides free insurance and becomes a safety net to those with higher drug costs that reach the Medicare Part D coverage gap.

EPIC enrollment forms are available at Area Agencies on Aging, pharmacies, and elder service organizations, by calling the EPIC Helpline at 1-800-332-3742 or can be downloaded directly from the EPIC website at [http://www.health.ny.gov/health\\_care/epic/application\\_contact.htm](http://www.health.ny.gov/health_care/epic/application_contact.htm).

**Questions about EPIC? Call: 1-800-332-3742, 8:30 a.m. - 5:00 p.m., Monday through Friday (TTY: 1-800-290-9138), or write to EPIC at:**

EPIC  
P.O. Box 15018  
Albany, NY 12212-5018

**Web site:** [http://www.health.ny.gov/health\\_care/epic/](http://www.health.ny.gov/health_care/epic/)

**E-mail:** [EPIC@Health.state.ny.us](mailto:EPIC@Health.state.ny.us)

### **Applying for EPIC**

Applying for EPIC is very simple. The senior completes the application, which includes reporting their previous calendar year household gross income, including Social Security income (without Medicare premiums). The program requires that the member sign and complete the application. Verification of date of birth and income may be required at a later time if the information cannot be verified through Social Security Administration or NYS Tax Department. **Note:** Married couples must report joint annual income, even if only one spouse is applying for EPIC. Enrollment applications are available in English and Spanish.

NYS Law requires EPIC members be enrolled in Medicare Part D prescription drug plans. **However, seniors do not have to be enrolled in a Medicare Part D plan before applying for EPIC** but they must enroll in a Part D drug plan before they can receive EPIC benefits. There are no exceptions to this requirement.

### **EPIC SENIORS ENROLLED IN MEDICARE PART D DRUG PLANS**

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- The EPIC program is used to supplement Medicare drug plan coverage in the Part D coverage gap in order to provide greater savings. If a senior is not already in a Part D plan, EPIC will help them select a Part D plan upon request. Medicare Part D is primary coverage and must be used first. EPIC coverage will supplement the Medicare Part D coverage in the Part D coverage gap. Seniors should show both their Medicare Part D drug plan and EPIC identification cards to their pharmacists. Any drug costs not covered by Medicare purchased in the coverage gap can be submitted to EPIC for additional savings. Seniors will only pay the EPIC co-payment on the amount of the drug cost that is not covered by the Medicare drug plan. This will usually be lower than using Part D alone to pay for the drug.
- EPIC pays the Part D premium up to the cost of a basic (benchmark) Part D drug plan for members with income up to \$23,000 single or \$29,000 married. Those who have chosen to enroll in enhanced plans will be responsible for any additional premium amount each month. EPIC members with higher incomes are required to pay their monthly Medicare Part D drug premiums. EPIC enrollees can be assured of the following:
  - EPIC will continue to exist to ensure that seniors receive the drugs they need in the Part D coverage gap.
  - Using Medicare Part D and EPIC together will provide seniors with maximum prescription coverage and savings
  - EPIC coverage will supplement the Medicare benefit:
- Any prescription costs not covered by Medicare in the coverage gap can be submitted to EPIC by the pharmacy.
- By using Medicare and EPIC together, seniors will pay the lowest possible co-payment in the coverage gap and receive maximum coverage. The EPIC program will save money when the federal Medicare benefits are used, which will help the State to continue to provide the additional EPIC benefits.

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**EXTRA HELP FROM MEDICARE CAN HELP EPIC SENIORS SAVE EVEN MORE**


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EPIC seniors with limited income and resources (assets) may be eligible for Extra Help from Medicare to help pay for Medicare drug plan premiums and co-payments. The level of Extra Help provided depends on the senior's amount of income and resources. Seniors must be enrolled in a Medicare drug plan to benefit from Extra Help and they must use a pharmacy that participates in both their Medicare drug plan and EPIC in order to coordinate benefits.

- **EPIC Seniors Approved For the Full Extra Help**  
EPIC seniors approved for the full Extra Help premium subsidy will pay as little as \$2.60 for generic and \$6.50 for brand name drugs in 2012. They will not have to pay any Medicare premiums because both Medicare and EPIC will pay up to the average basic (benchmark) cost of a Medicare drug plan each month.
- **EPIC Seniors Approved for Partial Extra Help With the Full Premium Subsidy**  
EPIC seniors approved for Partial Extra Help with the full premium subsidy will have up a \$65 Medicare deductible and a Medicare co-payment of 15 percent. They will not have to pay any Medicare premiums because both Medicare and EPIC will pay up to the average basic (benchmark) cost of a Medicare drug plan each month. **EPIC Seniors Approved for Partial Extra Help With a 25% - 75% Premium Subsidy**

EPIC seniors approved for Partial Extra Help with a 25% - 75% Medicare drug plan will receive Part D premium assistance from Medicare based on the percentage of coverage and EPIC also will pay the Part D premium up to the average basic (benchmark) cost of a Medicare drug plan per month. They will also have up a \$65 Medicare deductible and a Medicare co-payment of 15 percent.

**EPIC Enrollees with Limited Incomes are Required to Provide Additional Information to EPIC**

EPIC members with low-income who have not already applied for Extra Help are required by law to provide EPIC with asset and other necessary information to determine if they qualify for the Medicare Part D benefit – Extra Help. EPIC will send current and new enrollees a Request for Additional Information form that they must complete and return as a condition of eligibility to receive EPIC benefits. EPIC will use the collected information to apply to the Social Security Administration (SSA) for the subsidy on the enrollees' behalf.

Enrollees must complete, sign and return the Request for Additional Information form from EPIC in order to keep their EPIC coverage. Extensive outreach will be offered to encourage seniors to complete the application to avoid any disruption in their EPIC coverage.

As a result of a federal law, the Medicare Improvements for Patients and Providers Act of 2008 (MIPPA), any income-eligible senior whom EPIC assists in applying for Extra Help using the Request for Additional Information process automatically has their information sent by the Social Security Administration to Medicaid for consideration for a Medicare Savings Program (MSP) benefit.

EPIC and the Health Insurance Information, Counseling and Assistance Program (HIICAP) will assist EPIC seniors with filling out applications to apply for Extra Help. Seniors can call the HIICAP Helpline (1-800-701-0501) to request help in filling out the Request for Additional Information form.

### **Seniors with Medicaid Spend-down**

Seniors receiving Medicaid who must meet a spend-down before qualifying for full Medicaid benefits can join EPIC if they are 65 or older and meet the income and residency requirements

### **Seniors in the Medicare Savings Program (QMB, SLMB, QI-1)**

Low-income EPIC enrollees who are not already approved for a Medicare Part D premium subsidy (Extra Help) and are potentially eligible for a Medicare Savings Program (MSP), will be required to apply for the benefit with EPIC's assistance. If approved for (QMB, SLMB or QI-1) they will be deemed eligible for the Medicare Extra Help full premium subsidy.

Seniors already enrolled in a MSP (who are receiving assistance from NYS to pay their Medicare Part A and/or Part B monthly premiums) can enroll in EPIC if they are 65 or older and meet the income and residency requirements. These seniors are automatically eligible for the Extra Help full premium subsidy from Medicare and EPIC will help them enroll in a Medicare drug plan if they have not done so. Once enrolled in a Medicare drug plan, these seniors will pay no Medicare premium. Their Medicare Part D drug plan will be their primary drug coverage. Claims approved by their Medicare drug plan will require a small co-pay for generic and brand name drugs. These members will use EPIC for Part D premium assistance only since they have no Part D coverage gap.

### **Pharmacies Participating in EPIC**

Seniors must purchase their prescriptions at a pharmacy participating in EPIC in order to use their EPIC coverage. Almost all community pharmacies in New York State, as well as several mail order pharmacies in the State, participate in EPIC. If the Part D plan has an out-of-state mail order option and the drug the senior needs is covered by Part D they may be able to use that mail order service to fill their prescription. Seniors can call the EPIC toll-free Helpline at 1-800-332-3742 to inquire if their pharmacy is participating in EPIC. Prescriptions purchased at a non-participating pharmacy will not be covered.

### **EPIC PROGRAM RESTORED BEGINNING JANUARY 1, 2013**

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Beginning January 1, 2013, EPIC will be restored back to a Fee and Deductible Plan with a few additional provisions. All members must be enrolled in a Medicare Part D drug plan to receive EPIC benefits. There are no exceptions. EPIC will not provide secondary coverage for drugs purchased in the Medicare Part D deductible phase. EPIC will provide secondary coverage for drugs purchased in the Part D initial coverage, coverage gap and catastrophic phases. EPIC will cover many Part D excluded drugs (e.g., prescription vitamins, cough and cold preparations).

### **EPIC'S TWO PLANS**

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When a senior enrolls in EPIC in 2013, they will either have to pay a fee or meet a deductible. Determination of what plan a senior is enrolled in is based on their income level and their marital status.

#### **EPIC's Fee Plan**

The plan is available to single seniors with gross annual household income no higher than \$20,000 or \$26,000 joint income if married. With the Fee Plan, there is an annual fee, which will be billed to

the senior on a quarterly basis, with the option to pay annually, if desired. Seniors enrolled in this plan receive an EPIC identification card that they can use to buy prescriptions by paying one of the EPIC co-payments. When used with their Medicare Part D plan, this allows them to save more on the cost of their prescriptions. The amount of the annual fee the senior pays is based on their previous year total gross income and marital status as shown below.

### EPIC Fee Plan

<b>SINGLE Annual Income</b>	<b>Annual Fee</b>	<b>MARRIED Joint Annual Income</b>	<b>Annual Fee (Each Person)</b>
Up to \$6,000	\$8	Up to \$6,000	\$8
\$6,001 - \$7,000	\$16	\$6,001 - \$7,000	\$12
\$7,001 - \$8,000	\$22	\$7,001 - \$8,000	\$16
\$8,001 - \$9,000	\$28	\$8,001 - \$9,000	\$20
\$9,001 - \$10,000	\$36	\$9,001 - \$10,000	\$24
\$10,001 - \$11,000	\$40	\$10,001 - \$11,000	\$28
\$11,001 - \$12,000	\$46	\$11,001 - \$12,000	\$32
\$12,001 - \$13,000	\$54	\$12,001 - \$13,000	\$36
\$13,001 - \$14,000	\$60	\$13,001 - \$14,000	\$40
\$14,001 - \$15,000	\$80	\$14,001 - \$15,000	\$40
\$15,001 - \$16,000	\$110	\$15,001 - \$16,000	\$84
\$16,001 - \$17,000	\$140	\$16,001 - \$17,000	\$106
\$17,001 - \$18,000	\$170	\$17,001 - \$18,000	\$126
\$18,001 - \$19,000	\$200	\$18,001 - \$19,000	\$150
\$19,001 - \$20,000	\$230	\$19,001 - \$20,000	\$172
Over \$20,000	See Deductible Plan	\$20,001 - \$21,000	\$194
		\$21,001 - \$22,000	\$216
		\$22,001 - \$23,000	\$238
		\$23,001 - \$24,000	\$260
		\$24,001 - \$25,000	\$275
		\$25,001 - \$26,000	\$300
		Over \$26,000	See Deductible Plan

### EPIC's Co-payment Schedule

<b>For Each Prescription Costing:</b>	<b>The Senior Pays:</b>
Up to \$15	\$3
\$15 to \$35	\$7
\$35 to \$55	\$15
Over \$55	\$20

**EPIC’S DEDUCTIBLE PLAN**

Seniors with income ranging from \$20,000 to \$35,000 if single or \$26,000 to \$50,000 joint income if married are enrolled in the Deductible Plan. With the Deductible Plan there is no annual fee to join. Rather than pay a fee, enrollees pay the full price of prescriptions until they reach their annual deductible amount. After the EPIC deductible is met, enrollees pay only the EPIC co-payment on their prescription purchases for the rest of their coverage year – saving more on the prescription costs when used with their Medicare Part D plan. Deductible enrollees should show the pharmacist their EPIC enrollment card each time a prescription is purchased. The pharmacist will notify EPIC of each purchase. When the deductible amount is met, EPIC will let the pharmacist know right away that the enrollee can start saving on their prescription purchases. The amount of the deductible is based on the senior’s income for the previous year and marital status as shown in the chart below. Please note that Deductible Plan members cannot apply drug costs for medications purchased in the Medicare Part D deductible phase to their EPIC deductible.

**EPIC Deductible Plan**

<b>SINGLE Annual Income</b>	<b>Annual Deductible</b>	<b>MARRIED Joint Annual Income</b>	<b>Annual Deductible (Each Person)</b>
Under \$20,000	See Fee Plan	Under \$26,000	See Fee Plan
\$20,001 - \$21,000	\$530	\$26,001 - \$27,000	\$650
\$21,001 - \$22,000	\$550	\$27,001 - \$28,000	\$675
\$22,001 - \$23,000	\$580	\$28,001 - \$29,000	\$700
\$23,001 - \$24,000	\$720	\$29,001 - \$30,000	\$725
\$24,001 - \$25,000	\$750	\$30,001 - \$31,000	\$900
\$25,001 - \$26,000	\$780	\$31,001 - \$32,000	\$930
\$26,001 - \$27,000	\$810	\$32,001 - \$33,000	\$960
\$27,001 - \$28,000	\$840	\$33,001 - \$34,000	\$990
\$28,001 - \$29,000	\$870	\$34,001 - \$35,000	\$1,020
\$29,001 - \$30,000	\$900	\$35,001 - \$36,000	\$1,050
\$30,001 - \$31,000	\$930	\$36,001 - \$37,000	\$1,080
\$31,001 - \$32,000	\$960	\$37,001 - \$38,000	\$1,110
\$32,001 - \$33,000	\$1,160	\$38,001 - \$39,000	\$1,140
\$33,001 - \$34,000	\$1,190	\$39,001 - \$40,000	\$1,170
\$34,001 - \$35,000	\$1,230	\$40,001 - \$41,000	\$1,200
Over \$35,000	Not Eligible	\$41,001 - \$42,000	\$1,230
		\$42,001 - \$43,000	\$1,260
		\$43,001 - \$44,000	\$1,290
		\$44,001 - \$45,000	\$1,320
		\$45,001 - \$46,000	\$1,575
		\$46,001 - \$47,000	\$1,610
		\$47,001 - \$48,000	\$1,645

<b>SINGLE Annual Income</b>	<b>Annual Deductible</b>	<b>MARRIED Joint Annual Income</b>	<b>Annual Deductible (Each Person)</b>
		\$48,001 - \$49,000	\$1,680
		\$49,001 - \$50,000	\$1,715
		Over \$50,000	Not Eligible

### **Part D Premium Assistance**

EPIC pays the Medicare Part D premiums for members with income up to \$23,000 single or \$29,000 married. Those with higher incomes must pay their Part D plan premiums. To help them pay, EPIC lowers the EPIC deductible by the average annual cost of a benchmark Medicare drug plan. Deductible Plan members with income ranging between \$20,001 - \$23,000 single or \$26,001 - \$29,000 married do not receive a lower EPIC deductible because EPIC is paying their Part D plan premiums.



**Reference:** *Your Guide to EPIC, Elderly Pharmaceutical Insurance Coverage*

**Did You Know?** Recent widows who apply for EPIC need only report their own previous year income including one-half of any joint accounts.

**Important Note:** EPIC is a New York State program and is not affiliated with any private insurance companies or their agents. EPIC benefits are provided by New York State and are not related to any private Medigap or any other insurance policies. Private insurance agents do not represent the EPIC program. EPIC insurance cannot be marketed by agents of private insurance companies in order for them to sell private insurance policies. Seniors that receive unwanted telephone solicitations or home visits from private insurance agents that use EPIC coverage to encourage them to purchase private insurance should report the name of the agent or the insurance company to the EPIC Helpline at 1-800-332-3742.

## **NEW YORK PRESCRIPTION SAVER – DISCOUNT CARD INTRODUCED APRIL 1, 2009**

New York Prescription Saver (NYPS) is a free pharmacy discount card that can lower the cost of prescriptions by as much as 60 percent on generics and 30 percent on brand name drugs.

### **How it Works**

Cardholders just show their cards at a participating pharmacy to receive the cash discount right at the counter. Most prescription drugs are eligible for a discount. The card is sponsored by New York State and it is supported by pharmacies and drug manufacturers which are providing these generous discounts. The card cannot be used with other insurance.

### **Who Can Join**

New York State residents who are not receiving Medicaid and:

- are either 50 to 64 years of age or persons of any age determined to be disabled by the Social Security Administration **AND**
- have annual income under \$35,000 (single) or \$50,000 (married).

### **How to Apply**

- Apply online on the NYPS Web site at <http://nyprescriptionsaver.fhsc.com>; **OR**
- Print an application from the NYPS Web site, complete it and mail to:  
New York Prescription Saver  
P.O. Box 12069  
Albany, NY 12212-2069

### **OR**

- Apply by phone at 1-800-788-6917 (TTY users call: 1-800-290-9138).

### **What Happens Next**

- If approved, a discount card will be mailed within two weeks after the application is received.
- The card can be used at any participating pharmacy.

If you have questions, please call the NYPS Helpline at: 1-800-788-6917 (TTY 1-800-290-9138).

## Sources of Assistance

**NYS OFA HIICAP Hotline** **1-800-701-0501**

**1-800-MEDICAR(E)** **1-800-633-4227**  
[www.medicare.gov](http://www.medicare.gov)

**NYS Office for Aging Senior Hotline** **1-800-342-9871**

**Elderly Pharmaceutical Insurance Coverage (EPIC) Program** **1-800-332-3742**  
P.O. Box 15018 **TTY: 1-800-290-9138**  
Albany, New York 12212-5018

E-mail: [EPIC@Health.state.ny.us](mailto:EPIC@Health.state.ny.us)  
[http://www.nyhealth.gov/health\\_care/epic/](http://www.nyhealth.gov/health_care/epic/)

**New York Prescription Saver** **1-800-788-6917**  
P.O. Box 12069 **TTY: 1-800-290-9138**  
Albany, NY 12212-2069

E-mail: [NYPS@health.state.ny.us](mailto:NYPS@health.state.ny.us)  
<http://nyprescriptionsaver.fhsc.com>

**Additional Resources**

- *EPIC Enrollment Brochure* – English and Spanish
- *EPIC Information Sheet*

## STUDY GUIDE MODULE 8: EPIC

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EPIC, the New York State prescription drug program, may help pay your client's prescription drug costs.



Read your *HIICAP Notebook* for information on EPIC



### 1. EPIC: NEW YORK STATE'S ELDERLY PHARMACEUTICAL INSURANCE COVERAGE

Review an EPIC brochure and your HIICAP Notebook to find the answers to the following questions:

- a. To be eligible for EPIC one must be:
  1. age \_\_\_\_\_
  2. a resident of \_\_\_\_\_, and
  3. single with previous year's annual income of \$ \_\_\_\_\_ or less, or married with previous year's annual income of \$ \_\_\_\_\_ or less.
- b. EPIC is changing beginning \_\_\_\_\_



**In Summary: Review these basic concepts of EPIC.**

- A senior may be eligible for EPIC, the New York State prescription drug program, if they are a New York State resident, over age 65 with an income of less than \$35,000 for an individual or \$50,000 for a couple.
- EPIC members are now required to also have a Medicare Part D drug plan.
- If a senior is receiving full Medicaid benefits, they are not eligible for EPIC.

If a senior has a Medicaid spend-down or buy-in, they are eligible to apply for EPIC if they meet the other enrollment criteria.

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**ANSWER KEY MODULE 8: EPIC**


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EPIC, the New York State prescription drug program, may help pay your client's prescription drug costs.



**Read your *HIICAP Notebook* for information on EPIC.**



**1. EPIC: NEW YORK STATE'S ELDERLY PHARMACEUTICAL INSURANCE COVERAGE**

Review an EPIC brochure and your HIICAP Notebook to find the answers to the following questions:

- a. To be eligible for EPIC one must be:
  1. age 65 or older,
  2. a resident of New York State, and
  3. single with previous year's annual income of \$35,000 or less, or married with previous year's annual income of \$50,000 or less.
- b. EPIC is changing beginning January 1, 2013.



**In Summary: Review these basic concepts of EPIC.**

- A senior may be eligible for EPIC, the New York State prescription drug program, if they are a New York State resident, over age 65 with an income of less than \$35,000 for an individual or \$50,000 for a couple.
- EPIC members are now required to also have a Medicare Part D drug plan.
- If a senior is receiving full Medicaid benefits, they are not eligible for EPIC.
- If a senior has a Medicaid spend-down or buy-in, they are eligible to apply for EPIC if they meet the other enrollment criteria.