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The medical gift that keeps on giving

By Jack Strayer

Still searching for a gift to delight that hard-to-please senior citizen on your holiday shopping list?

It may sound like a mundane suggestion, but a Medicare-approved drug discount card is a gift that will last throughout the coming year and bring you gratitude from a senior every time that person saves money on prescriptions at the neighborhood pharmacy. Savings can run anywhere from several hundred dollars to several thousand dollars a year, depending on the quantity and the costs of the medicines purchased.

The cards usually save consumers 10 percent to 25 percent per prescription, but to get that discount they must sign up for a Medicare-approved drug card before Dec. 31. It's better to do it sooner rather than later because processing the request can take several weeks under the best of circumstances. Individuals with annual incomes of less than \$12,569 and couples making less than \$16,682 can get the cards free; other Medicare-eligible recipients may have to pay a \$30 fee. Comparisons between the various drug discount cards are available online at www.medicare.gov.

If you already have an approved drug discount card but are disappointed with your

returns, you have until year's end to drop it and sign up with a different program for next year.

Low-income seniors especially should try to beat the deadline so they can take advantage of the federal government's \$600 credit that -- while initially available this year -- can still be used in 2005 by seniors who've waited until the end of the year to obtain a discount card.

Like the animals in George Orwell's *Animal Farm*, some drug discounts are more equal than others. It's a wise idea to sit down with your particular senior, map out the current prescription drug regimen and then match it to a card that provides the best overall deal.

Shopping around, while time-consuming, often means finding deeper discounts. If you find you're too confused by the plethora of approved discount cards to help advise a senior citizen, the federal Centers for Medicare and Medicaid Services can help you pick the five lowest-cost cards for a particular drug regimen.

The agency has increased the number of advisers at its call center by sixfold since midsummer -- to 3,000 from 500. That has helped reduce the wait time for people who call the centers' toll-free

telephone number: 800 MEDICARE (6334-2273).

When you call, you'll want to have at your fingertips such information as your monthly income, names and dosages of your prescriptions and their average monthly costs.

As *The Wall Street Journal* recently noted, discount card prices for popular drugs can vary widely. In a recent *Journal* survey, the price range for a month's supply of the cholesterol-lowering drug Lipitor on Nov. 2 ranged from a low of \$64.74 to a high of \$74.77 -- a difference of slightly more than \$10 a month.

Project those kind of savings on five to six prescriptions a month, and you can see how a senior may be able to maximize a discount card to the greatest benefit with a little online research.

For a needy senior, a Medicare-approved drug discount card won't be viewed as just another last-minute stocking stuffer. It's a gift that will keep on giving generously long after the glitzy presents are opened and long forgotten.

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