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New Medicare handbook gives wrong info

Some seniors can't pick from all plans

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Any day now, more than 42 million older and disabled Americans will receive their annual Medicare handbook, which is supposed to explain the government's health-care program.

But one thing the booklet won't mention is that someone goofed: There's a mistake on page 97A.

It turns out that the 14 million low-income people, including as many as 72,000 in Northeast Ohio and possibly 878,000 in Ohio, who are eligible for price breaks with the new prescription drug plans are not allowed to choose the one they like best.

If they do, they may be in for a surprise - a bill for the amount that their subsidy doesn't cover.

Seniors with annual incomes at or below \$14,355 for an individual or \$19,245 for a couple and with limited assets can get at least a partial waiver of certain drug plans' monthly premiums and deductibles. So far, 3.1 million people, including 115,674 Ohioans, have applied for the assistance.

But even those who qualify for a premium exemption can get it only if they sign up for a plan with a premium at or below a regional average, said Medicare spokesman Gary Karr.

All the plans in each regional edition of the handbook incorrectly indicate that they are open to those with the low-income subsidy at no extra charge, Karr said.

The Medicare staff caught the mistake.

But in Ohio, only 14 of the 43 plans that go on sale Nov. 15 have premiums less than \$30.69, which is the state average. The plans can differ in the number of drugs covered, co-pay amounts and deductibles, and other features.

"It is disappointing that along with the complicated task of having to find a plan that meets your needs, there now may be errors in the handbook," said Semanthie Brooks, director of community advocacy at the Benjamin Rose Institute. She has been helping seniors apply for the low-income subsidy.

"It's already a difficult task and this makes it even more difficult."

The error will be fixed once the regional handbooks appear on Medicare's Web site, Karr said. The agency has also told insurance companies selling the plans that they must inform seniors who get the subsidy whether it will cover the premium. Medicare officials are also telling state insurance information programs, senior advocacy groups and members of Congress about the problem.

That's not good enough for U.S. Rep. Sherrod Brown, an Avon Democrat, who is a senior member of a congressional committee that oversees Medicare.

He had criticized a draft of the handbook and asked that Medicare officials fix several errors and omissions. They promised to do so.

Brown said he hopes Medicare "isn't serious that seniors can 'go online' to get correct information."

"How will they know it's incorrect in the first place?" he asked. "Misinformation will turn a frustrating decision-making process into a complete waste of time."

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