

EPIC cuts would hurt N.Y. seniors

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Among the programs slated for funding cuts under Gov. Andrew Cuomo's budget is the Elderly Pharmaceutical Insurance Coverage (EPIC) Program. EPIC provides prescription drug coverage to 300,000 seniors across New York and more than 1,300 seniors in Tompkins County.

When the EPIC program began 25 years ago, it was the only source of prescription drug coverage for many lower-income seniors. Since the federal Medicare Part D program began in 2006, EPIC has provided much-needed supplemental coverage for Part D. Seniors with lower incomes who qualify for EPIC receive assistance with their Medicare Part D premiums, the Part D deductible, Part D co-payments, emergency temporary coverage for Part D if the plan denies payment, and assistance in the Part D coverage gap or "donut hole." EPIC makes the Medicare Part D Program affordable for many.

Under the governor's budget, beginning in 2012, EPIC would only cover qualifying seniors who fall into the Medicare Part D donut hole. Only an estimated 30 percent of EPIC enrollees reach the Medicare donut hole, which begins when a senior has spent \$2,840 in annual drug costs. About 70 percent of current EPIC enrollees would no longer be served by the EPIC Program.

Those seniors who stand to be hit the hardest by the governor's proposal are those with lower incomes, multiple health problems and serious medical conditions. It will especially hurt seniors with incomes just high enough to disqualify them from the federal Part D subsidy called "Extra Help" but still too low to be able to afford the premiums, deductibles and co-payments of Part D. The average EPIC enrollee is 78 years old and takes at least four prescription medications. The change in out-of-pocket expenses for EPIC enrollees could be as much as \$1,200 annually, depending upon the number and type of prescriptions used.

EPIC is a safety net for many seniors who would otherwise not be able to afford their prescription medications. What will happen to older adults who can't afford to absorb these increased costs? Will we go back to a time when some seniors, having to choose between food and the cost of their prescriptions, start skipping their medications or

cutting them in half? People who do not take their prescriptions as needed end up with more doctor and hospital visits, costing the health care system much more than the cost of the prescription. This shifts an unfair cost and burden to both seniors and taxpayers.

If like me, you are concerned about how the cuts to EPIC will affect seniors across the state and in Tompkins County, I urge you to contact your New York state elected officials and voice your opinion.

If, you have questions related to your current EPIC coverage, the EPIC hotline is (800) 332-3742. For Medicare and other senior health insurance questions, contact the local Health Insurance Information Counseling and Assistance Program at 273-1511 or the Office for the Aging at 274-5482.

Holmes is the director of the Tompkins County Office for the Aging.