

## Medicare Clients

**Did you know that as of January 1, 2006 Medicare has implemented a Part D-Drug Prescription Program?**



Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area

### **When can I get Medicare prescription drug coverage?**

You may sign up from November 15, 2005 to May 15, 2006. If you join by December 31, 2005, your coverage will start January 1, 2006, and you won't miss a day of coverage. If you don't sign up when you are first eligible or by May 15, 2006, you may pay a penalty. Your next opportunity to enroll is from November 15, 2006 to December 31, 2006.

### **How does Medicare prescription drug coverage work?**

Your decision about Medicare prescription drug coverage depends on the kind of health care coverage you have now. You can join a Medicare prescription drug plan or you can join a Medicare Advantage Plan or other Medicare Health Plans that offer drug coverage.

Like other insurance, if you join, you will pay a monthly premium, which varies by plan, and a yearly deductible (no more than \$250 in 2006). You will also pay a part of the cost of your prescriptions, including a co-payment or coinsurance. Costs will vary depending on which drug plan you choose. Some plans may offer more coverage and additional drugs for a higher monthly premium. If you have limited income and resources, and you qualify for extra help, you may not have to pay a premium or deductible. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213

### **Why should I get Medicare prescription drug coverage?**

As we age, most people need prescription drugs to stay healthy. For most people, joining now means protecting yourself from unexpected prescription drug bills in the future.

### **What if I have a limited income and resources?**

There is extra help for people with limited income and resources. Almost 1 in 3 people with Medicare will qualify for extra help and Medicare will pay for almost all of their prescription drug costs. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213

(Information extracted from Medicare.gov)

## Commercial Insurance Clients

**Did you know- Some insurance company plans offer benefits that are limited by condition by lifetime?**

What this means is that for the lifetime of the policy, a specific condition has a limited amount of treatment visits you can utilize. Once you have used all your benefits for that condition you may never use it again. If you do, the insurance company will deny payment and you will be billed. **Example:** You had a shoulder impingement 6 years ago and went to physical therapy for treatment using all your benefits then. Now you come to MSMPT for the same shoulder impingement condition but your insurance company will not pay for it even if they give authorization for treatment.

**Authorization dept and payment dept are separate and information is not shared** therefore, the bill will be your responsibility. Ouch!



As a consumer of insurance you should always be aware of which benefits you are entitled to under your plan and what their policy on utilization of benefits is.

### **Did you know?**

**If your primary insurance carrier does not cover a benefit but your secondary insurance carrier does, you must obtain denial of payment by the first carrier and submit it to the second carrier in order for them to pay your visit.**

## Do you do the Good Morning Stretch?

- ✚ While standing, lift arms overhead & stretch upward.
- ✚ Bend forward from the hips.
- ✚ Bend to the right, sliding your hand along your leg
- ✚ Repeat # 3 to the left
- ✚ Backward bend-place your palms in the small of your back and bend backward

**Keep your neck in a neutral position**

(Ask your physical therapist if this exercise is appropriate for you)

## **Friendly reminder about cancellations**

**Always call 24 hours or 1 business day prior to your scheduled appointment in order to avoid a late cancellation/no show penalty charge.**