



LTC Card

The Long Term Care Pharmacy Alliance



Improving
Access to
Medications
for Low-Income
Medicare
Beneficiaries
in the
Long-Term
Care Setting

The LTC Card is a Medicare-approved program.



This Handbook explains details about your Medicare transitional assistance coverage as a Member of the LTCPA LTC Card.

For help or more information, please call the LTCPA Customer Service Call Center at 1-866-490-1863, Monday – Friday, 8 a.m. to 8 p.m. (TTY users should call 1-888-816-7874.)



The Long Term Care Pharmacy Alliance Member Handbook is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations, and rulings.



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Welcome to the Long Term Care Pharmacy Alliance (LTCPA) LTC Card

Welcome! We're pleased that you've chosen the LTC Card.

Across the country, nearly two million Americans like you or someone you care about live in nursing homes, where they receive round-the-clock care and monitoring to ensure they are receiving the right medications at the right doses. Elderly people in nursing homes take approximately 8 medications per day, and thus require special care and monitoring of these medications.

The LTC Card offers immediate assistance to low-income Medicare beneficiaries living in nursing homes by supplementing up to \$600 per year toward the cost of medications until the new Medicare prescription drug benefit begins in 2006.

The LTC Card is not intended to replace any prescription drug benefit that you receive through any insurance plans, including a Medicare Managed Care plan or a Medigap policy (Medicare Supplemental Insurance).

Introducing a New Benefit for Low-Income Nursing Home Residents

Programs like the LTC Card recently became available under the Medicare Prescription Drug, Improvement and Modernization Act of 2003. This law created an important new benefit for low-income nursing home residents: those who qualify for Medicare can now enroll in a transitional assistance program such as the LTC Card that can help them pay for their prescription drugs. This new benefit will exist until 2006, when a full prescription drug benefit takes effect for all Medicare beneficiaries.

The LTC Card is offered by the LTCPA, in conjunction with ACS State Healthcare, LLC (ACS), a leader in pharmacy benefits administration and claims processing. The LTCPA represents the four major national long-term care pharmacies: Kindred Pharmacy Services, Omnicare, NeighborCare and PharMerica. LTCPA member companies serve more than 1.2 million people – three out of every five nursing home patients – through a network of nearly 500 pharmacies nationwide.

This booklet explains how to get prescription drug savings through the LTCPA LTC Card. It provides a description of the LTC Card and your rights and responsibilities as a member of the LTC Card. The information in this booklet is in effect from May 3, 2004, through December 31, 2004.

Detailed Description of the LTC Card for Transitional Assistance

The LTCPA Medicare-approved transitional assistance card, called the LTC Card, is designed to help you save money on medications that are filled at your nursing home pharmacy. Specifically, the federal government will provide each cardholder with a \$600 credit to defray the cost of these medications. This subsidy is being provided to all Medicare beneficiaries who join discount-card programs and have an annual income no greater than 135 percent of the federal poverty level.

For eligible residents whose income levels are at or below 100 percent of the federal poverty level, the coinsurance level the amount the card holder is responsible for paying is 5 percent of the price of the covered drug. For those whose income levels are between 100 percent and 135 percent of the federal poverty level, the coinsurance level is 10 percent of the covered drug.



Low-income nursing home residents who qualify for the LTC Card will not have to pay any enrollment fees to use the card. The card's annual enrollment fee of \$30 will be paid by the federal government through the Centers for Medicare and Medicaid Services.

The LTC Card is approved by Medicare, but is separate from the Medicare program. This temporary assistance through the LTC Card is available in 2004 and 2005, ending on December 31, 2005. Beginning in 2006, nursing home residents can begin using their new Medicare prescription drug benefit.

Eligibility Requirements

Eligibility for transitional assistance is based solely on the nursing facility resident's annual income, and does not take into account a patient's assets (for example, whether he or she owns a home or has funds in a bank account). To qualify, a nursing home resident must:

- Live in one of the 50 states or the District of Columbia
- Have Medicare Part A or Medicare Part B

- Have an annual income at or below 135 percent of the federal poverty level
- Not be enrolled in TRICARE
- Not be enrolled in a Federal Employees Health Benefits Program
- Not be a member of an exclusive Medicare+Choice or Medicare cost plan-sponsored card
- Not have outpatient prescription drug coverage under Medicaid (sometimes called Medical Assistance).
- Not have other health coverage that includes outpatient prescription drugs. However, the resident may have drug coverage through a Medicare Managed Care plan or Medigap plan.

For more information on the eligibility criteria for this card, call the LTCPA Customer Service Call Center at 1-866-490-1863; TTY users should call 1-888-816-7874. Or call Medicare's consumer help line at 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.

Using Your LTC Card

As a member of this program, you will receive an LTC Card. Your health care providers will provide your LTC Card info to the nursing home pharmacist when dropping off your prescriptions at the LTCPA's network pharmacy associated with your nursing home.

The \$600 credit as part of this card can be used at any of the LTCPA network nursing home pharmacies. The LTCPA will manage this \$600 credit for you. Each time a new prescription is filled (or an existing prescription is re-filled), an automated notice alerts the pharmacist filling the prescription as to how much of the \$600 credit remains on the card. Even between filling prescriptions, pharmacists can inquire online at any time about the balance remaining on a nursing home resident's card. Additionally, card holders or authorized guardians can call the LTCPA's Customer Service Call Center to get this information at 1-866-490-1863; TTY users should call 1-888-816-7874.



As long as any amount remains from the \$600 credit, you will be required to pay a certain percentage of the cost of your prescription drugs. The amount you pay will depend on your annual income level. For example, if you are single and your annual income for 2003 is \$12,569 or less, or if you are married and your annual income (plus your spouse's income) is \$16,862 or less, you will pay 10 percent of the cost of your drugs. If you are single and your annual income is \$9,310 or less, or if you are married and your annual income (plus your spouse's) is \$12,490 or less, you will pay 5 percent of the cost of your drugs.¹

As long as you remain a member of the LTCPA LTC Card, any portion of the \$600 subsidy that you do not use during 2004 will be available to you in 2005. (For example, if you have \$90 remaining as of December 31, 2004, you will be able to add that amount to the next year's account. This means in 2005 you would have a total of \$690 available.)



Maintaining Your Privacy While Using Your Card

You can be assured that your privacy will be maintained when you use the LTC Card. Numerous security and confidentiality procedures are in place to protect the privacy of information provided by each LTC Card applicant. The card meets all federal and state privacy requirements, such as the Health Insurance Portability and Accountability Act (HIPAA).

As a card holder, you should keep your LTC Card in a safe place. If your membership card is ever damaged or lost, please call the LTCPA Customer

Service Call Center to get a new card at 1-866-490-1863; TTY users should call 1-888-816-7874.

¹ Income requirements vary for Alaska and Hawaii. Alaska: \$15,751/single (\$21,074/couple); Hawaii: \$14,445/single (\$19,386/couple). Call 1-866-490-1863; TTY users should call 1-888-816-7874.



Your Membership in the LTCPA LTC Card

To bridge the gap between now and 2006, when the full Medicare prescription drug benefit will take effect, low-income nursing home residents can enroll in the LTC Card to help pay for prescription drugs.

Your membership in the LTCPA LTC Card becomes effective on the date you enroll in the LTC Card. You can begin enrolling in the program starting May 3, 2004 and start receiving membership benefits on June 1, 2004.

Your membership in the LTC Card will expire on the day you enroll in the Medicare prescription drug benefit, which will be available in 2006. If you decide not to enroll in the Medicare pre-

scription drug benefit, your membership in the LTC Card will expire after the last day you could have done so. It is anticipated that you may enroll in the Medicare prescription drug benefit as early as January 1, 2006.

As a member of LTCPA LTC Card program, you cannot be enrolled in any other Medicare-approved drug discount card. You can only be enrolled in one Medicare-approved drug discount card at a time. You may be enrolled in other drug discount cards that aren't Medicare-approved. To find out which drug discount cards are Medicare-approved or for more information, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should also call 1-877-486-2048. You can also visit www.medicare.gov on the web and select "Prescription Drug and Other Assistance Programs."

Enrolling in the LTCPA LTC Card

Nursing home residents can begin enrolling in the LTC Card starting on May 3, 2004 but the member benefits do not start until June 1, 2004. To apply, complete the enrollment form included in this booklet. Additional enrollment forms are available on the Internet at www.LTCPA.org and by calling toll free 1-866-490-1863; TTY users should call 1-888-816-7874. The following information is required to complete the enrollment form:

- Income
- Family size
- Other insurance coverage
- Other demographic information

The completed form – including a signature and date – must be sent either via fax to 1-866-213-6066 (toll free) or by postal mail to LTCPA LTC Card, PO Box 502368, Atlanta, GA 31150. Enrollment forms cannot be submitted by phone or via the Internet.

After we receive your completed enrollment form, you will be notified within five business days if there are any problems with your application. If you submit an incomplete enrollment form, you will receive a written response by fax or postal mail that explains which information must still be provided. The enrollment form can then be re-submitted with the missing

information completed. If you do not qualify for the LTC Card, you will receive by fax or mail a letter explaining why you are not eligible for the card. The letter will explain the procedures for appealing this decision.

If you have any questions about enrolling in the LTC Card, contact the LTCPA Customer Service Call Center at 1-866-490-1863; TTY users should call 1-888-816-7874. The Call Center operates Monday through Friday between 8 a.m. and 8 p.m. Eastern Standard Time.

Disenrolling from the LTCPA's LTC Card

You may disenroll from (leave) the LTCPA LTC Card at any time. To disenroll, send us a letter by mail or email telling us why you are leaving. One reason might be that you are leaving the nursing home, which means you will no longer be able to use the LTC Card because this card is only available when you are in a nursing home.

In such cases, you can disenroll from the LTC Card and re-enroll in other available card programs. If you leave the nursing home temporarily, you can keep your LTC Card (but not use it) and use it once again when you return to the facility.

If you do wish to disenroll from the LTC Card, there are certain restrictions on when you can enroll in a new Medicare-approved card program. See the next section, *Enrolling in a New Transitional Assistance Card*, for more information.

Enrolling in a New Transitional Assistance Card

Annual Coordinated Election Period

If you want to switch to another Medicare-approved transitional assistance card instead of the LTC Card, you may do so during certain times.

One way is during the Annual Coordinated Election Period, which takes place from November 15, 2004, through December 31, 2004. If you opt to do this, your new card will become effective (and you will be disenrolled from the LTC Card) as of January 1, 2005. Any portion of the \$600 credit remaining when you disenroll from the LTC

Card, will be added to your new Medicare-approved discount card. In addition, Medicare will pay any enrollment fee charged by your new drug discount card.

Special Election Period

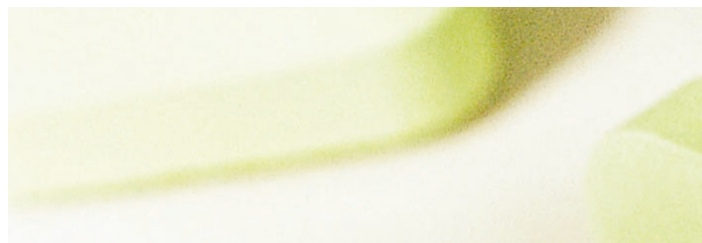
There may be reasons why you want to disenroll from the LTC Card at other times of the year. If one of the **special reasons** listed below applies to you, you will be given a [Special Election Period](#) and will be allowed to enroll in another Medicare-approved transitional assistance card.

You will be given this Special Election Period only if:

- You leave a nursing facility (like a nursing home), or
- You enroll in, or disenroll from, a Medicare Managed Care plan who offers a Medicare-approved card, or
- The LTCPA stops offering this transitional assistance card.

If one of these situations applies to you, you can enroll in a new Medicare-approved transitional assistance card anytime. Any amount from the \$600 credit available to you when you disenroll from the LTC Card will follow you to your new Medicare-approved card. That amount may be used toward the cost of prescription drugs obtained using your new card. In addition, Medicare will continue to pay any annual enrollment fee charged by your new transitional assistance card.

For example, if you leave a nursing facility, you must disenroll from the LTCPA transitional assistance card and request a Special Election Period. During this special election period, you will then be able to enroll in a new transitional assistance program.



Penalties for Disenrolling Outside of the Annual Coordinated Election Period or a Special Election Period

Important: If you disenroll from the LTCPA transitional assistance card at any time other than during the Annual Coordinated Election Period, and you do not qualify for a Special Election Period, you will effectively be disenrolled from the entire Medicare-approved transitional assistance program. This means you will lose any unused balance remaining from your \$600 credit.

Re-applying for a New Transitional Assistance Card

If you disenroll from the LTC Card during 2004 and wish to enroll in another Medicare-approved transitional assistance card for 2005, you will be required to re-apply for the entire program by completing a new enrollment form.

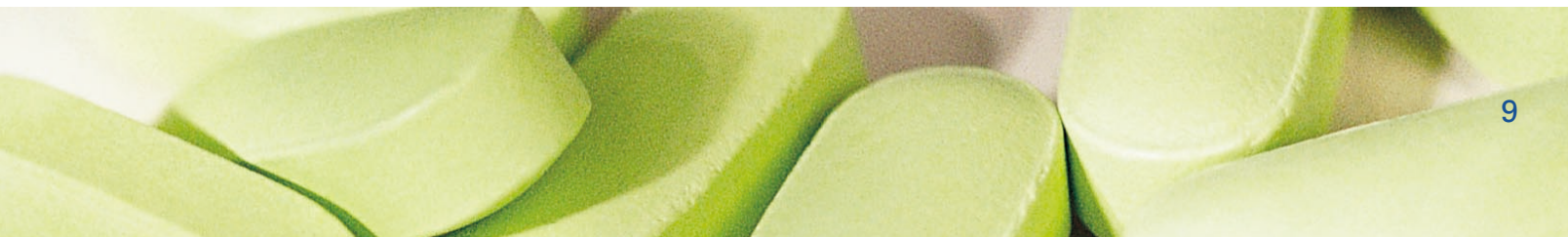
If you re-apply and are considered eligible for a Medicare-approved transitional assistance card, the earliest effective date of your enrollment in that card (and receipt of any of the \$600 credit) will be **January 1, 2005**. Also, if you re-apply for the LTC Card after **March 31, 2005**, you may be eligible to receive only a portion of the entire \$600 credit for the year. For example:

If you apply for the LTC Card:	You will receive:
between January 1 and March 31, 2005	a \$600 credit to help pay for your prescription drugs.
between April 1 and June 30, 2005	a \$450 credit to help pay for your prescription drugs.
between July 1 and September 30, 2005	a \$300 credit to help pay for your prescription drugs.
between October 1 and December 31, 2005	a \$150 credit to help pay for your prescription drugs.

Note: If you disenroll during 2005, and are not eligible for a Special Election Period, you will be ineligible for the entire program and the \$600 credit and may NOT enroll in another Medicare-approved transitional assistance card.

The LTCPA's Service Area

The LTCPA's service area includes nursing home pharmacies in all 50 states and the District of Columbia.



Other Services from the LTCPA

As part of using the LTC Card, nursing home residents can take advantage of a variety of additional services at no extra cost. These services are available to help monitor patient safety.

The long-term care pharmacists represented by the LTCPA, which represents the four major national long-term care pharmacies (Kindred Pharmacy Services, Omnicare, NeighborCare and PharMerica), provide a host of specialized services. These services are part of their professional training. LTCPA-associated long-term care pharmacists are specially trained and qualified with particular expertise in managing the many complex medications prescribed to elderly nursing home patients.

Consultant LTCPA pharmacists oversee all aspects of the provision of pharmacy services. As a standard practice to help monitor patient safety, LTCPA pharmacists implement drug regimen reviews (to analyze the medications a patient is taking) at least

once every 30 days. These assessments often occur more frequently because of the high medical care needs of elderly patients and these patients' relative dependence on multiple medications.

Based on these reviews, LTCPA pharmacists then make professional recommendations regarding the specific medications a patient is taking. This process is explained in detail below.

Drug Regimen Reviews

Consultant pharmacists associated with the LTCPA typically perform monthly drug regimen reviews at each patient's nursing facility. To perform these reviews, they review the nursing facility resident's medication record as well as his or

her full medical record. During each drug regimen review, the consultant LTCPA pharmacist:

- Verifies that the nursing facility resident has a documented medical need for each drug he or she currently is taking.
- Determines whether there is any



therapeutic duplication (i.e., the use of more than one drug) for each medical condition being treated.

- Assesses the appropriateness of each drug being taken to determine whether it should be prescribed to an elderly nursing facility resident. Not all drugs are recommended for use in elderly populations, and some should be avoided.
- Confirms that the nursing facility resident is receiving the proper dosage of each drug at the prescribed interval.
- Checks for laboratory work that may be indicated for nursing facility residents on certain drug therapies.

Professional Recommendations

Based on the results of this analysis, the consultant LTCPA pharmacist then makes recommendations to the nursing home resident's attending physician. Among the possible recommendations:

- Change in dosage of a drug
- Change in dosage form of a drug (for instance, whether a drug is taken by mouth or by injection)
- Discontinuation of a drug, when there is no demonstrated medical need
- Substitution of a different drug for one currently being prescribed

- Addition of a drug to better control a medical condition

The attending physician can either agree or disagree with the consultant LTCPA pharmacist's recommendations, but in either case the physician is required to acknowledge the recommendations. This is a valuable way to help monitor patient safety.



What to do if you have Problems or Complaints

If at any time you have concerns or problems related to the LTCPA transitional assistance card, you have the right to make a "grievance," or a complaint. A grievance is a complaint or dispute about the way we are serving you.

For example, you may file a grievance if:

- You have a difficulty contacting the LTCPA.
- You are unhappy with the services you received from the LTCPA or the nursing home pharmacy where your prescription was filled.
- One of the LTCPA nursing home pharmacies will not apply the balance of your \$600 credit or fails to inform you of the amount remaining from the \$600 credit.

For more information about the complaint or grievance process, contact the LTCPA Customer Service Call Center at 1-866-490-1863 (TTY users should call 1-888-816-7874), Monday – Friday, 8 a.m. to 8 p.m.

Or, contact us in writing at:

The LTCPA LTC Card
PO Box 502368
Atlanta, GA 31150

Or by email at:

LTCPA.customerservice@acs-inc.com

You can also contact Medicare at:

1-800-MEDICARE (1-800-633-4227);
TTY users should call 1-877-486-2048.



You Can Help Protect Yourself and Medicare from Fraud

If you believe you were not charged the correct price for a prescription drug, or if you believe your \$600 credit was applied toward a prescription you never obtained, you or your designee should contact the pharmacist and/or the LTCPA Customer Services Department about your concerns. If you are not satisfied after speaking with the pharmacist and/or the LTCPA and suspect fraud, you should contact the Office of the Inspector General for the Department of Health and Human Services, which investigates health care fraud.

Use this three-step approach if you suspect fraud:

1. Call your pharmacist.
2. Contact the LTCPA Customer Service Call Center at 1-866-490-1863 (TTY users should call 1-888-816-7874), Monday – Friday, 8 a.m. to 8 p.m.
3. Call the Inspector General's hotline at 1-800-HHS-TIPS (1-800-447-8477).

Frequently Asked Questions

What is the LTCPA LTC Card?

Medicare is now contracting with private companies to offer new voluntary discount cards. The LTCPA LTC Card is a Medicare-approved transitional assistance card that helps you save money on some prescriptions when you fill those prescriptions at network nursing home pharmacies.

How does this card meet the needs of people living in nursing facilities?

Nursing home residents often suffer from multiple conditions and require constant monitoring to ensure they are receiving the right medications at the right doses at the right times. Because their medication needs can change quickly – often in the middle of the night – they require special attention from trained nursing home staff and qualified nursing home pharmacists.

This card is being offered by the Long Term Care Pharmacy Alliance (LTCPA), which has extensive experience in serving the special needs of nursing home patients. Licensed LTCPA pharmacists, who have considerable academic training and meet national and state board of pharmacy certification requirements, can assure nursing home residents that they are receiving the medications they need.

To monitor patient safety, LTCPA pharmacists review each patient's drug regimen at least once every 30 days – and often more frequently – to help determine whether there is a need to:

- Change the dosage of a drug
- Change the dosage form of a drug (for instance, whether a drug is taken by mouth or by injection)
- Discontinue a drug
- Substitute a different drug for one currently being prescribed
- Add a drug to better control a patient's medical condition

Who is eligible for the LTC Card?

Eligibility for transitional assistance is based solely on the nursing facility resident's annual income, and does not take into account a patient's assets (for example, whether he or she owns a home or has funds in a bank account).

To qualify, a nursing home resident must:

- Live in one of the 50 states or the District of Columbia
- Have Medicare Part A or Medicare Part B
- Have an annual income at or below 135 percent of the federal poverty level
- Not be enrolled in any other CMS-approved discount drug card
- Not be a member of an exclusive

Medicare+Choice or Medicare cost plan-sponsored card

- Not have outpatient prescription drug coverage under Medicaid (sometimes called Medical Assistance).

For more information on the eligibility criteria for this card, call the LTCPA's Customer Service Call Center at 1-866-490-1863; TTY users should call 1-888-816-7874 or Medicare at 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048.

Am I eligible for the LTC Card if I already have a prescription drug discount card?

Yes, but you must first disenroll from your present card program (if it is a Medicare-approved card) before enrolling in the LTC Card. Federal law allows you to make changes like this when you enter or leave a nursing home.

Can I use the LTC Card if I leave the nursing home?

No. This card is only available when you are in a nursing home. If you leave the nursing home, you can disenroll from the LTC Card and re-enroll in other available card programs. If you leave the nursing home temporarily, you can retain your LTC Card (but not use it) and use it once again when you return to the facility.

Can I leave the LTCPA and switch to another transitional assistance card?

Yes. You may disenroll from (leave) the LTCPA LTC Card at any time. To disenroll, send us a letter by mail or email telling us why you are leaving. Depending on your reason for disenrolling, you may not be able to enroll in a new transitional assistance card right away. Also, you may lose any of the remaining money you may have from your \$600 credit. (See page 8 for more information).

What if I have a complaint about the LTCPA?

If you have concerns or problems related to the LTCPA LTC Card, or you are unhappy with the service from the LTCPA, you can file a complaint or grievance by calling the LTCPA's Customer Service Call Center at 1-866-490-1863; TTY users should call 1-888-816-7874, Monday – Friday, 8 a.m. to 8 p.m. You can also call Medicare at 1-800-MEDICARE (1-800-633-4227); TTY users should call 1-877-486-2048 (See page 11 for more information).



For More Information

For help or more information about the LTCPA transitional assistance card, please call the **LTCPA's Customer Service Call Center** at 1-866-490-1863 (TTY users should call 1-888-816-7874), Monday – Friday, 8 a.m. to 8 p.m.

Or, write to us at:

The LTCPA LTC Card
PO Box 502368
Atlanta, GA 31150

Or, send an email to:

LTCPA.customerservice@acs-inc.com

Or, check out our Web site at:

www.LTCPA.org/LTCCard

You can also call Medicare at:

1-800-MEDICARE (1-800-633-4227)
TTY users should call 1-877-486-2048

Or, look at www.medicare.gov on the Web.
(Select "Prescription Drug and Other Assistance Programs.")

Glossary

Annual Coordinated Election Period

The period from November 15 to December 31, 2004, during which you may switch from one Medicare-approved transitional assistance card to another Medicare-approved transitional assistance card. If you do so, the change will be effective January 1, 2005.

Brand Name Drugs

Brand name drugs are drugs that are produced and sold under the names created by the companies that manufacture them.

Medicare-approved Transitional Assistance

Cards – Medicare-approved transitional assistance cards are offered by the LTCPA and other organizations to help people with Medicare save money on their prescription drugs. These cards are not offered by the Medicare program, but by private companies whose transitional assistance cards have been approved by Medicare.

Generic Drug

A prescription drug that has the same active ingredient formula as a brand name drug. Generic drugs usually cost less than brand name drugs and are rated by the Food and Drug Administration (FDA) to be as safe and effective as brand name drugs.

Grievance

A complaint you may have about the LTCPA's LTC Card or the way our network pharmacies are serving you.



Medicaid – A joint federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medicare Managed Care Plan – A Medicare+Choice plan or Medicare cost plan option that is available in some areas of the country. In most managed care plans, you can only go to doctors, specialists or hospitals on the plan's list or network. Some plans must cover extras, like prescription drugs. Your costs under this type of plan may be lower than in the Original Medicare Plan.

Medicare prescription drug benefit – In 2006, Medicare will be offering a prescription drug benefit as part of the Medicare program. Until 2006, the LTCPA and other private companies are offering transitional assistance cards that have been approved by Medicare. In 2006, the Medicare prescription drug benefit will replace the Medicare-approved transitional assistance cards.

Medigap Policy – A Medicare supplemental insurance policy sold by private insurance companies to fill in "gaps" in Original Medicare Plan coverage. Except in Massachusetts, Minnesota and Wisconsin, there are 10 standardized plans labeled Plan A through Plan J. Medigap policies only work with the Original Medicare Plan.

Network Pharmacy – A network pharmacy is a nursing home pharmacy under contract with the LTCPA, where certain drugs can be purchased at a discount using the LTC Card. Card members can only use their \$600 credit at a network pharmacy. The LTCPA's service area includes all 50 states and the District of Columbia.

Special Election Period – If you disenroll from the LTCPA's LTC Card for one of the special reasons listed below, you will be given a Special Election Period and will be allowed to enroll in another Medicare-approved transitional assistance card any time.

You will only be given this Special Election Period if:

- You enter or leave a skilled nursing facility (like a nursing home),
- You enroll in, or disenroll from, a Medicare Managed Care plan, or
- The LTCPA stops offering this transitional card service



