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EPIC - New York State's Prescription Drug Plan for Seniors

In our last newsletter we featured an article on the new Medicare prescription drug program. Another prescription program is available to seniors in New York State. EPIC, the Elderly Pharmaceutical Insurance Coverage program is a State sponsored prescription plan for senior citizens who need help paying for prescription drugs. It is available to residents who are 65 years of age or older and have an annual income of \$35,000 or less if single, \$50,000 or less if married. Seniors who receive full Medicaid benefits or have other prescription coverage that is superior to the benefits provided by EPIC will not be eligible for EPIC benefits.

There are two different plans available depending upon income. Single seniors with income of up to \$20,000 and married seniors with income of up to \$26,000 are eligible for the "Fee Plan." In the Fee Plan, the annual enrollment fee is calculated on a sliding scale determined by the income earned. For example, single or married seniors earning under \$6,000 per year pay \$8 per year to enroll. At the top range, singles earning \$19,001 to \$20,000 pay \$230 annually and married seniors earning \$25,001 to \$26,000 pay \$300 annually.

Those who do not qualify for the Fee Plan, singles earning between \$20,001 and \$35,000 and married seniors earning between \$26,001 and \$50,000, are eligible for the "Deductible Plan." There is no fee to join the Deductible Plan. Instead, seniors pay the full cost of their prescriptions until the deductible is met. The deductibles range from \$530 to \$1,230 per year for single seniors and from \$650 to \$1,715 for married seniors. Seniors on this plan need not maintain records or provide receipts to demonstrate the satisfaction of the deductible. This information is automatically tracked by EPIC.

Seniors in the Fee Plan and seniors in the Deductible Plan who have met their deductible pay a co-payment on the prescriptions they purchase. The co-payments depend on the price of the particular prescription and range from \$3, for prescriptions under \$15, to \$20, for prescriptions costing \$55 and higher.

Virtually all prescription medicines are covered under the EPIC program. Insulin, and insulin syringes and needles are covered, as well. It is important to note that no distinction is made between brand name and generic drugs. However, there is a limit to the number of tablets that can be purchased at any one time. Enrollees can purchase up to 100 tablets or a 30-day supply at a time.