

Mark Sanford Emma Forkner
Governor Director

## Dear GAPS Beneficiary:

According to our records, you are enrolled in the South Carolina Gap Assistance Pharmacy Program for Seniors (GAPS). This program provides assistance to help with your Medicare Part D drug coverage.

Most people who join a Medicare Prescription Drug Plan, after paying a monthly premium, are responsible for 100% of their drug costs after total prescription costs reach a dollar amount determined by Medicare. For calendar year 2009 this amount is defined as \$2,700 to \$6,153.75. This gap in Medicare drug coverage is referred to as the "doughnut hole." The GAPS program provides assistance to help pay your drug costs when you reach the "doughnut hole". With the GAPS program, you were paying 5% of your prescription costs during this gap in Medicare drug coverage and the State of SC, under the GAPS program, was covering 95% of your costs.

Unfortunately, as a result of the South Carolina Budget Reduction Bill, the GAPS program must now limit these services. This letter is to inform you that beginning January 1, 2009, the part of your prescription costs covered through the GAPS program is being reduced from 95% to 10%.

## How does this affect you?

This means that starting in January, if your prescription drug costs cause you to reach the Medicare Part D "doughnut hole", the GAPS program will pay 10% of your drug costs while you are experiencing the coverage gap.

For example: Once your drug costs reach the gap in your Medicare drug coverage, you currently pay \$5 (or 5%) for a prescription costing \$100. Beginning January 1, 2009, you will pay \$90 (or 90%) for a prescription costing \$100 once you reach the gap in your Medicare drug coverage.

## How can I reduce my overall prescription drug costs?

Choosing generic drugs is an excellent way to save money. Nearly 65% of all prescriptions are filled using generic alternatives. The next time your doctor writes you a prescription, ask if a generic version is available to help you save money. When you take your prescription to the drugstore, tell your pharmacist you would like a generic drug. Remember, when you use a generic drug, you get the same quality as the brand-name drug at a lower cost.

## **Additional information**

It is important that you contact your drug plan to find out if they will continue to participate in GAPS in 2009. In order to benefit from GAPS, you must be enrolled in a plan that coordinates with the state's GAPS Program. If you need to change plans, call the new plan of your choice to enroll. If you need to find a new plan, call 1-888-549-0820 Monday – Friday between 7:00AM and 7:00 PM.

We regret any problems this change may cause you. If you have further questions or believe this letter was sent to you in error, please call 1-888-549-0820.