

SeniorCare Prescription Drug Assistance Program

Helping seniors with their prescription drug costs

Core Member Organizations

- Aging and Disability Professionals Association of Wisconsin (ADPAW)
- Alzheimer's Association SE Wisconsin Chapter
- Wisconsin Adult Day Services Association (WADSA)
- Wisconsin Association of Area Agencies on Aging (W4A)
- Wisconsin Association of Benefit Specialists (WABS)
- Wisconsin Association of Nutrition Directors (WAND)
- Wisconsin Association of Senior Centers (WASC)
- Wisconsin Institute for Healthy Aging (WIHA)

The Wisconsin Aging Advocacy Network is a collaborative group of individuals and associations working with and for Wisconsin's older adults to shape public policy to improve their quality of life.

WAAN State Issue Brief
July 2016

WAAN's Position: Continue the SeniorCare prescription drug assistance program without changes in eligibility or benefits.

SeniorCare is a prescription drug assistance program for people aged 65 and over in Wisconsin. The program began in 2002 as a federally-approved waiver program under Wisconsin's Medicaid program for low-income persons.

Eligibility

Eligibility for SeniorCare is based on income levels of 240% of the federal poverty level (FPL)—which in 2016 is \$28,513 for an individual and \$38,449 for a couple. Benefits differ based on four different income levels:

1. At or below 160% of FPL

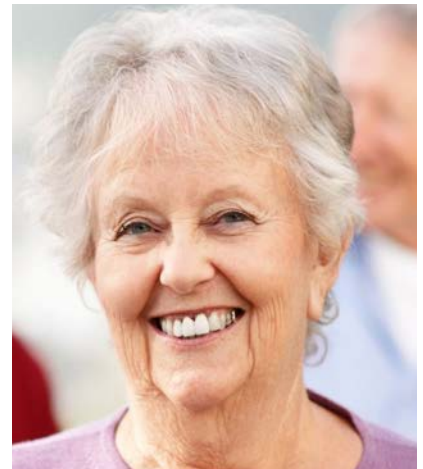
- No deductible or spenddown.
- \$5 copay for each covered generic prescription drug.
- \$15 copay for each covered brand-name prescription drug.

2. Income between 160%-200%

- \$500 deductible per person.
- Pay the SeniorCare rate for covered drugs until the \$500 deductible is met.
- After \$500 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand-name prescription drug.

3. Income between 200%-240%

- \$850 deductible per person.
- Pay the SeniorCare rate for covered drugs until the \$850 deductible is met.
- After \$850 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand-name prescription drug.



SeniorCare helps to control the overall costs of the state's older adult Medicaid population by preventing seniors from becoming fully eligible for Medicaid benefits due to deteriorating health and spending down to Medicaid eligibility levels.

4. Income over 240%

- Pay retail price for covered drugs during spenddown.
- After the spenddown is met, meet an \$850 deductible per person.
- Pay the SeniorCare rate for covered drugs until the \$850 deductible is met.
- After \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand-name prescription drug.

There is an annual enrollment fee of \$30 and assets are not counted in determining eligibility.

Attractive Features

The SeniorCare program has several appealing features including:

- A simple application and enrollment process.
- An open formulary and broad network of providers.
- Affordable cost-sharing for participants.

The current federal waiver has been extended for the three-year period ending December 31, 2018. As of March 2016 there were

89,151 people enrolled in the SeniorCare program. Most people are enrolled in the below 160% FPL or the spenddown level (for people with little or no drug use this provides “creditable coverage” and protects them from having to pay Medicare Part D penalties).

Efforts to change SeniorCare such as requiring the program to be used as a Medicare Part D wrap-around program have not been successful. Forcing older adults to enroll in a Medicare Part D program—as well as maintaining their SeniorCare enrollment—substantially increases their out-of-pocket prescription drug coverage expenses.

Cost-Effective

The SeniorCare program includes rebates from drug companies that now pay for over 60% of the total cost of the program—making it cost-effective for both state and federal governments. Efforts to reduce expenses to the state program would result in at least the loss of an equal amount of federal matching funds and 100% of the rebate revenues which amounted to \$52.9 million in 2013-2014.

SeniorCare saves money and keeps Wisconsin seniors healthy by providing a necessary primary health care benefit. Continue the SeniorCare prescription drug assistance program without changes in eligibility or benefits.



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