Helping Older Adults with Prescription Drug Plans

**The Need:** The new Medicare Part D benefit that provides prescription drug coverage is complicated. Older adults need guidance to ensure that the plan they choose covers the medications they take and helps save them money on their prescription drugs, over and above the amount they spend on premiums.

**Serving the Need:** A number of agents with North Carolina Cooperative Extension have a long history of involvement in the Senior Health Insurance Information Program (SHIIP), conducted by the state Department of Insurance. When enrollment for the Medicare Part D program began in 2005, Extension agents working with SHIIP and some trained volunteers offered seniors help in identifying and enrolling in the plans that best met their needs. SHIIP provided training, a laptop computer and $1,000 to counties participating in this effort.

**Impact beyond North Carolina:** Extension agents helped 19,790 North Carolina citizens with their Medicare Part D enrollment. Not all participants included an estimate of dollar savings, but total savings for those who did was $4,162,067. Individuals and families saved on average between $1,300 and $2,000 per year, with several reported cases of annual savings in excess of $20,000.

Beyond accomplishing significant financial savings for families, this effort also served as a platform to build human capital skills for area residents. Volunteers were recruited to assist in using a Web-based tool to perform benefit analysis. The agents provided computer literacy training that will be useful to the individuals beyond the volunteer work, with the potential for increasing personal ability to access information or enter the workforce.

**For more information, contact:** Carolyn L. Bird, Department of 4-H Youth Development and Family and Consumer Sciences, 919.513.7793 or carolyn_bird@ncsu.edu