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**Column for Week of:
July 3, 2006**

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Supporting Missouri Seniors

Many times it is difficult for people to follow what is going on in their state government. The law changes, new programs are launched, and sometimes the message doesn't get to everyone, so this week I wanted to highlight a couple of programs that will be of special interest to seniors. This year, Missouri implemented a new program to help seniors with prescription drug costs, and lawmakers approved legislation making it easier for seniors to enter assisted-living facilities.

In January, Missouri instituted a plan to replace the Senior Rx Program with the new Missouri Rx Plan (MoRx). This program helps senior citizens with the cost of their prescription drugs. The plan works with Medicare Part D, but offers benefits in addition to the federal program. Here are some key provisions of the MoRx Plan:

Qualifications:

- Currently, individuals who were Senior Rx members in 2005 and individuals who are eligible for both Medicare and Medicaid are automatically enrolled in MoRx. Seniors who are currently enrolled in MoRx will not have to re-enroll.
- MoRx is slated to open enrollment later this year to seniors over the age of 65 who are already enrolled in Medicare Part D and make less than \$19,400 per year (less than \$26,400 per year for married couples).

Benefits:

- MoRx pays for 50 percent of out-of-pocket costs that are not currently paid by the Medicare Part D program, excluding the monthly premium.
- MoRx pays 50 percent of a senior's deductible.
- MoRx pays 50 percent of the gap in coverage in Medicare Part D. (The "gap" begins after drug costs reach \$2,250 and ends when costs exceed \$5,100 in a year.)
- MoRx pays 50 percent of a senior's co-pay before the gap in coverage in Medicare Part D.

On a different note, lawmakers in May passed SB 616, which makes it easier for seniors to live in assisted-living facilities. Under the old system, regulations and “red tape” were leaving some seniors with little option but to enter skilled nursing facilities instead of continuing their more independent lifestyles in assisted-living facilities. For example, if a person chose to sleep without a hearing aid, he or she was technically in violation of the old law and could be required to leave or be moved to a skilled nursing facility. This “one-size-fits-all” approach was not workable and needed reform.

The new law removes certain provisions that were limiting people’s choices as to what type of care best fits their needs — paving the way for more seniors to continue to live independently in assisted-living facilities. It also spells out which facilities can qualify as an assisted-living facility, helping to ensure a safer environment.

Together, these programs will improve the lives of many Missouri seniors.

If you have comments or questions about this week’s column or any other matter involving state government, please do not hesitate to contact me. You can reach my office by e-mail at matt_bartle@senate.mo.gov or by phone at (888) 711-9278.

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