



Cortland County Area Agency on Aging

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What is New York State EPIC (Elderly Pharmaceutical Insurance Coverage)?

EPIC is a New York State program for seniors, administered by the Department of Health. EPIC supplements the Medicare prescription drug plan (Part D) beneficiary's out-of-pocket Medicare plan costs. EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs purchased, after any Medicare Part D deductible is met. EPIC copays range from \$3 to \$20 based on the drug's cost.

To be eligible for EPIC, you must be: a New York State resident, age 65 or older, and have an annual income below \$75,000 if single or \$100,000 if married. You must also be enrolled or eligible to be enrolled in a Medicare Part D plan (no exceptions) and not be receiving full Medicaid benefits.

EPIC has two plans; the fee plan or the deductible plan. Fee plan members must have income up to \$20,000 if single or \$26,000 if married. EPIC members pay an annual fee to EPIC ranging from \$8 to \$300 based on their prior year's income. The fee is billed to members in quarterly installment payments or can be paid annually. If the member has a Part D deductible and that is met then the EPIC fee plan members only pay the EPIC co-payment for drugs. EPIC will also pay the Medicare Part D plan premiums up to \$36.55 per month.

Deductible plan members have incomes ranging from \$20,001 to \$75,000 if single or \$26,001 to \$100,000 if married. EPIC deductible plan members must meet an annual EPIC deductible based on their prior year's income before they pay EPIC co-payments for drugs. EPIC's deductible does not include your Medicare part D plans deductible which will have to be paid first. EPIC pays the Medicare Part D drug plan premiums up to \$36.55 for members in the Deductible Plan with incomes ranging from \$20,001 to \$23,000 if single or \$26,001 to \$29,000 if married. For EPIC deductible members who do not receive Part D premium assistance through EPIC they will then have an approximate reduction of \$439 per year in their EPIC deductible.

No matter which EPIC plan a member qualifies for, the coverage year runs through December 31st each year. EPIC members need to show both Medicare Part D drug plan and EPIC ID cards when they go to the pharmacy. EPIC provides secondary coverage for Medicare Part D and EPIC members must maintain enrollment in a Part D drug plan to receive EPIC benefits.

Source: New York State Department of Health