

2016 COMPARISON OF PAAD & SENIOR GOLD

1-800-792-9745

<p>Pharmaceutical Assistance to the Aged and Disabled program</p> <p>www.NJPAAD.gov</p>	<p>Senior Gold Prescription Discount program</p> <p>www.NJSRGOLD.gov</p>
<p>Income limit: less than \$26,575 (single) less than \$32,582 (married)</p>	<p>Income limit: Between \$26,575 & \$36,575 (single) between \$32,582 & \$42,582 (married)</p>
<p>ID Number starts with 6.</p>	<p>ID Number starts with 7.</p>
<p>PAAD co-pay is:</p> <ul style="list-style-type: none"> • \$5 per PAAD covered generic drug • \$7 per PAAD covered brand name drug. 	<p>Senior Gold co-pay for Senior Gold covered drugs is \$15 + 50% of the remaining cost of the prescription or actual drug cost, whichever is less. (Co-pay will change with change in drug price.)</p>
<p>Catastrophic cap does not apply.</p>	<p>Catastrophic cap: \$2,000 (single) \$3,000 (married)</p> <p>Once the beneficiary's annual out of pocket expenses reach the catastrophic cap, co-pay is \$15 (or the reasonable cost of the drug, whichever is less) for the balance of that eligibility period.</p>
<p>If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless have other creditable drug coverage. PAAD pays Part D premium.</p>	<p>If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan, unless have other creditable drug coverage. Beneficiary responsible for paying Part D monthly premium.</p>
<p>If a Part D plan is the primary payer for a drug covered on its formulary, PAAD will provide coverage as secondary payer if needed for that drug, and the PAAD beneficiary will pay the regular PAAD copayment <u>for PAAD covered drugs</u>. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, PAAD beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.</p>	<p>If a Part D plan is the primary payer for a drug covered on its formulary, Senior Gold will provide coverage as secondary payer if needed for that drug and the Senior Gold beneficiary will pay the regular Senior Gold copayment <u>for Senior Gold covered drugs</u>. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, Senior Gold beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.</p>
<p>Third-party insurance must be billed BEFORE PAAD.</p>	<p>Third-party insurance must be billed BEFORE Senior Gold.</p>
<p>PAAD DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).</p>	<p>Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).</p>