

How to pick the best card

Nearly 40 Medicare-approved discount cards are available to Washington state seniors. You can get only one, so it's critical to pick the card that gives you the biggest savings on your medications and is accepted at the pharmacies you prefer.

Are you considering a Medicare-approved drug-discount card or helping a friend or relative get one? This worksheet can help you decide which card is best.

Step one

Gather your prescription drugs and, using this worksheet, write down your medications, their monthly cost and where you buy them. Make sure to note the strength of the drugs and number of pills you buy at a time. That information will help in calculating any savings from a discount card.

Step two

Determine which cards you want to compare. For a list of cards, the drugs they cover and the prices, go to www.medicare.gov and click on "Prescription Drug and Other Assistance Programs" or call 800-MEDICARE. Medicare expects to have much of this information available beginning today.

Step three

Using the worksheet, write down the discounted cost of each of your prescriptions for each of the cards you're considering.

Step four

Add up the columns to see which card gives you the best deal.

Discount-card worksheet

Name of drug	Strength and dose	My current monthly costs for the drug, including discounts	Discount card #1	Discount card #2	Discount card #3
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
Total monthly cost					
Does the card apply to all my prescriptions?					
Which pharmacies accept the card?					
Does the card offer drugs by mail order?					

Five key points

1. You don't have to get a card if you don't want one. They are strictly voluntary.

2. Take your time and do your research before buying. You can have only one Medicare drug-discount card at a time. Make sure the card covers the drugs you take and is accepted at the pharmacies you prefer.

3. Definitely apply if you make less than \$12,569 a year as an individual or \$16,862 as a married couple. Medicare will pay the cost of the card, and you'll get a \$600 credit toward drug purchases.

4. Don't assume the Medicare card will always get you the best deal. You may save more by shopping around, buying online, using some other discount card, switching to generics or getting free samples from your doctor.

5. What you see may not be what you get. Card sponsors can change their list of covered drugs and the discount prices every week.