



Frequently Asked Questions

Below are frequently asked questions about Wisconsin's prescription drug assistance program, SeniorCare. If your question is not answered below, please contact the SeniorCare Customer Service hotline at 800-657-2038.

Applying for SeniorCare

What is SeniorCare?

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. The program is designed to help seniors with prescription drug costs.

How do I apply for SeniorCare?

To apply for SeniorCare, you can request an application from the SeniorCare Customer Service hotline at 800-657-2038 or visit www.dhs.wisconsin.gov/seniorcare/apply.htm to print an application.

When can I apply for SeniorCare?

You can apply for SeniorCare as early as the calendar month of your 65th birthday. If you are age 65 or older, you may apply at any time. Your benefits will begin the following month. There are no exceptions to the age rule.

Can someone else apply for me?

Yes. You may authorize another adult to apply for SeniorCare on your behalf. If you wish to have someone apply for SeniorCare on your behalf, complete the SeniorCare Authorization of Representative form (F-10080) and return it with your SeniorCare application. To get a copy of the SeniorCare Authorization Representative form, contact the SeniorCare Customer Service hotline at 800-657-2038 or visit www.dhs.wisconsin.gov/seniorcare/apply.htm to print a form.

Where can I get help filling out my application?

You can get help filling out your application from:

- Your local aging center or elder benefit specialist.
- A social worker.
- A senior center staff member.
- A volunteer from an organization serving the elderly.
- A family member.

If you need a listing of the resources in your area, contact the SeniorCare Customer Service hotline at 800-657-2038.

Do I need a Social Security number?

Yes. You need a Social Security number to apply for SeniorCare.

How can I pay my enrollment fee?

You can pay your enrollment fee by personal check, cashier's check, or money order. Make your check or money order payable to the State of Wisconsin. **Do not send cash.** If you are making a payment for you and your spouse, make the check or money order out for \$60.

My spouse and I are applying for SeniorCare. Who should sign the application?

Either you or your spouse can sign the application. Only one signature is required.

When will I receive a renewal application?

Approximately six weeks before the end of your current benefit period, you will receive a preprinted renewal application and instructions. If you do not renew your SeniorCare enrollment by the end of your current benefit period, it will end. If you do not receive a preprinted renewal application, contact the SeniorCare Customer Service Hotline at 800-657-2038 to request one.

Other Benefits With SeniorCare

Are there other benefits that I can get with SeniorCare?

Yes. You can get medication therapy management services. Medication therapy management services are provided by the pharmacist to answer questions you may have about the drugs you get. The goal of medication therapy management services is to help you understand more about the drugs you take, make sure you are taking your drugs properly, and make sure you are only taking drugs you need.

Income

How is income counted?

Income for SeniorCare is based on what you expect to receive in the next 12-month period. The incomes for you and your spouse are counted together if you have a spouse living with you. When applying for SeniorCare, you will be asked to report your expected gross income for the 12-month period beginning with the month you apply.

Whose income is counted?

Your income and your spouse's income are counted when applying for SeniorCare or applying for renewal. This is true even if your spouse is not eligible (for example, is younger than age 65) or is eligible but chooses not to participate.

However, your spouse's income is not counted if:

- He or she is institutionalized and expected to be out of your home for more than 30 days.
- He or she receives Supplemental Security Income (SSI).
- Both you and your spouse are living in a nursing home.
- You and your spouse live apart from one another.

What income is counted?

The following income for both you and your spouse is counted for SeniorCare:

- Gross Social Security payments, which includes:
 - Social Security benefits (including electronic funds transfers)
 - Medicare Part B premiums (if withheld from your Social Security check)
- Gross employment income/wages, which includes:
 - Wages, salaries, and bonuses
 - Wages or income received as part of a training program
 - Payments received for care provided to another individual
- Interest/dividends and capital gains, which includes:
 - Interest earned on certificates of deposit (CDs), bonds, stocks, trusts, individual retirement accounts (IRAs), land contracts, loans, checking and savings accounts, and money market accounts
 - Note:** If you have a joint savings account, only report your share of the interest that is earned on the account. Each person on the account is assigned an equal share.
 - Capital gains that are reported to the Internal Revenue Service (IRS) for tax purposes
- Net self-employment or partnership income, which includes wages, salaries, and bonuses you receive through self-employment or a partnership

- Gross retirement income, which includes:
 - Veterans and railroad retirement benefits
 - The taxable portion of IRAs, annuities, work-related retirement plans, and pensions
- Estimated earnings from the stock market
- Other gross income, which includes:
 - Federal farm subsidy payments
 - Rental income (minus operating expenses)
 - Income allocations to a community spouse by an institutionalized spouse receiving Medicaid
- Per capita payments made to tribal members from a Native American tribe

Note: There are some payments to Native Americans that you may not have to count.
- Veterans disability payments, except any portion that is used for unusual medical expenses, Aid and Attendance benefit, or Housebound allowance

If a portion of your payments is considered an allowance for unusual medical expenses, Aid and Attendance benefit, or Housebound allowance, deduct the portion from your total annual veterans disability payments. Include the remainder on your application under "Other Income." **Note:** Reimbursement from the Veterans Administration for medical costs does not count as income and will not need to be reported.

If you have additional questions on what income is counted, contact the SeniorCare Customer Service hotline at 800-657-2038.

What if I have a loss in my self-employment income?

When you add up all of your self-employment income and you anticipate an overall loss, your self-employment amount is considered \$0 for SeniorCare. Do not report negative amounts on your application.

I do not receive a pension from my former employer. Is there any income that I should report as retirement income?

The retirement income category includes some income sources that you might not think of as a pension. You should report income from all of your retirement accounts. A retirement account is an annuity or work-related plan that provides income when employment ends. Retirement accounts can include a pension, a disability plan, or another retirement plan that is administered by an employer or union. Other examples are funds held in an IRA, Keogh plan (for self-employed individuals), or 401K plan.

You must count payments, withdrawals, and distributions you expect to receive from your retirement account in the next 12 months. The only exception to this is if you have not previously made withdrawals from your retirement account and you withdraw the full amount at one time. This withdrawal does not need to be reported as income.

Should I count income that I receive from rental properties?

In all cases, subtract your annual operating expenses from the annual amount of your gross rental income. Operating expenses include ordinary but necessary expenses, such as insurance, utilities, taxes, advertising for tenants, and repairs.

If your rental income could be reported to the IRS as self-employment income and you are subject to the federal self-employment tax for your rental income, you may also deduct depreciation from your gross rental income. This usually applies if you are a real estate dealer who is buying and/or selling land or if you are a farmer who reports income as self-employment income. For additional clarification, refer to IRS Publication 535. Include your next rental income amount under "Other Income" on your application.

My spouse lives in a nursing home and is a Medicaid member. Part of my spouse's income is allocated to me under the spousal impoverishment rules. Do I have to count the amount allocated to me as income?

You are considered a "community spouse," and the income that is allocated to you should be considered as income and reported on your application. You should report only the amount that is actually allocated to you.

My spouse is living with me at home but is a participant in a home and community-based waivers program. How should I account for the income that is allocated to me?

You need to include both your income and the income of your spouse on your application. You should report the amount that is allocated to you under your spouse's income on your application. Do not report the amount that is allocated to you under your income. By doing this, the income would be counted twice.

What types of income are not counted for SeniorCare?

The following types of income are not counted for SeniorCare:

- Active Corps of Executives (ACE) payments
- Adoption Assistance payments
- Agent Orange Settlement Fund payments

- Disaster and emergency assistance payments made by federal, state, county, or local agencies or made by other disaster assistance programs
- Earned Income Tax Credit payments
- Earnings of a census enumerator
- Emergency Fuel Assistance payments
- Foster Care payments
- Foster Grandparents Program payments
- Governmental rent or housing subsidies
- Homestead Tax Credit payments
- Income tax refunds (both state and federal)
- Individual Development Account payments
- Kinship Care payments
- Low-Income Energy Assistance Program payments
- Older American Community Service Program payments (except for wages and or salaries, which are counted)
- Payments from Indian Health Services
- Payments made to individuals because of their status as victims of Nazi persecution
- Payments received as reimbursement for health care services that are paid out of pocket—this is true whether the payment comes from an insurance company or from a program such as Family Care or IRIS (Include, Respect, I Self-Direct)
- Payments received as reimbursement for medical, long-term care, or dependent care expenses from an insurance company
- Payments received from a class action settlement of Susan Walker vs. Bayer Corporation—these payments are to hemophiliacs who contracted the human immunodeficiency virus (HIV) from contaminated blood products
- Penalty payments made when the state does not correctly process child support refunds
- The portion of veterans disability payments that is used for unusual medical expenses, Aid and Attendance benefit, or Housebound allowance
- Reimbursement from the Veterans Administration for medical costs
- Reverse mortgage payments
- Radiation Exposure Compensation Program payments made to compensate for injury or death due to radiation from nuclear testing and uranium mining
- Reimbursements from an insurance company for prescriptions purchased
- Restitution payments to individual Japanese-Americans (or their survivors) and Aleuts who were interned or relocated during World War II

- Retired Senior Volunteer Program (RSVP) payments
- Service Corps of Retired Executives (SCORE) payments
- University Year for Action Program payments
- Volunteers in Service to America (VISTA) payments
- Wisconsin Works (W-2) payments for transitional jobs and community service jobs
- Wisconsin's Family Support Program payments
- Withdrawals from your savings or checking accounts, CDs, or money market accounts—however, the interest earned on these accounts is counted as income

What do I do if I reported my income incorrectly on my application?

If you reported your income incorrectly, contact the SeniorCare Customer Service hotline at 800-657-2038.

Note: You have 45 days after you receive your letter of enrollment to notify SeniorCare of any income corrections. After 45 days, you will need to submit a new application with an additional \$30 enrollment fee per person.

Benefits and Out-of-Pocket Expenses: General

What is a benefit period?

A benefit period is a length of time during which a benefit is paid. The benefit period for SeniorCare is 12 months. Your benefits begin the month after SeniorCare receives your completed application and enrollment fee. You will receive a letter of enrollment with your benefit period indicated. It is important for you to keep this letter for your records.

Is there an enrollment fee?

Yes. Everyone who enrolls in SeniorCare must pay an enrollment fee. The enrollment fee is \$30 per person enrolled in the program.

What is a copayment?

A copayment (copay) is the amount you pay for each prescription you receive. All levels of SeniorCare have copays. The copay amounts are \$5 for each covered generic drug and \$15 for each covered brand name drug.

How do I know what level of benefits I have when I enroll?

SeniorCare will send you a notice of decision that will tell you if you have been approved for SeniorCare. If you have been approved, your notice will tell you what level of participation you are enrolled in.

My spouse passed away and we had SeniorCare. Am I able to continue in SeniorCare?

Yes. Your benefits do not stop or change because your spouse passed away.

My prescription costs have gone up. Is this because I have SeniorCare?

If your pharmacy is charging you more now that you have SeniorCare, contact your pharmacy and ask them why. Pharmacies must charge you the same price they would charge the people who are not in the program. If you still have concerns after talking with your pharmacy, contact the SeniorCare Customer Service hotline at 800-657-2038.

What should I do if my pharmacy shows that I have prescription drug coverage other than SeniorCare, but I do not?

You should work with your pharmacy to resolve the problem. If you still have concerns, you can call the SeniorCare Customer Service hotline at 800-657-2038.

If you had additional coverage that has been cancelled, make sure you know the termination date of the other coverage before calling. The customer service representative will need to know this information to update your coverage.

What if I have other prescription drug coverage and I enroll in SeniorCare?

If you already have prescription drug coverage under another health insurance plan, you are still eligible to enroll in SeniorCare. SeniorCare will coordinate benefit coverage with your other insurance, including Medicare Part B or D. If you enroll in SeniorCare, you will not be automatically disenrolled from your Medicare Part D plan. People enrolled in Medicaid are not eligible for SeniorCare.

What is the SeniorCare rate?

The SeniorCare rate is a discount on most covered prescription drugs.

Benefits and Out-of-Pocket Expenses: Deductible

What is a deductible?

A deductible is an amount that members in SeniorCare Levels 2a, 2b, and 3 pay annually for covered drugs before they move to the copay level of participation. During the deductible phase of enrollment, members receive covered drugs at the discounted SeniorCare rate. Only drugs purchased at the SeniorCare rate will be used to meet the deductible and will automatically be tracked by SeniorCare.

I have a deductible. When does SeniorCare start paying?

It may look like SeniorCare is not paying for anything during the deductible phase of your benefit period. However, you are receiving most of your prescriptions at the SeniorCare rate. Once your deductible is met, you will only have to pay the copay amount for your covered prescription drugs.

Will I have to keep track of how much of my deductible I have met?

No. SeniorCare will automatically keep track of the covered drug costs during your deductible period. During the deductible period, you will receive your prescriptions at the SeniorCare rate. Once you have met the deductible, you will only have to pay the copay amount for your covered prescription drugs.

Can I pay for my deductible in advance?

No. Only covered prescription drugs purchased at the SeniorCare rate will be applied toward your deductible.

What if I do not meet my deductible during my 12-month benefit period?

Prescription drug costs used to meet the deductible in the 12-month benefit period do not carry over to the next benefit period. If you become eligible for another 12-month benefit period, you will start a new deductible.

Due to a mistake on my application, my pharmacy shows that I have a deductible or an incorrect deductible amount. This has been corrected on my application. What do I do?

If your pharmacy shows that you have a deductible and you disagree, contact the SeniorCare Customer Service hotline at 800-657-2038.

Benefits and Out-of-Pocket Expenses: Spenddown

What is a spenddown?

Spenddown is the total amount you have to pay for covered drugs before moving to the deductible phase of your enrollment. If you are a SeniorCare member with Level 3 coverage, you will need to meet an annual spenddown. Spenddown is the difference between your gross annual income and 240 percent of the current federal poverty level. The spenddown amount is shared for a married couple when both are eligible for SeniorCare. Only SeniorCare-covered drugs purchased at the pharmacy's retail price will be used to meet your spenddown and will be tracked automatically by the SeniorCare program. During the spenddown phase of your enrollment, there is no discount on drug costs.

Will I have to keep track of my spenddown amount?

No. SeniorCare will automatically keep track of your covered drug costs during the spenddown period. During the spenddown period, there is no discount on drug costs. You will be responsible for the retail price of the covered prescription drug. Once you have met your spenddown requirement, you will begin to get your covered prescription drugs at the SeniorCare rate.

Can I pay for my Spenddown in advance?

No. Only covered prescription drugs purchased at the retail rate will be applied toward your spenddown.

What if I do not meet my spenddown during my 12-month benefit period?

Prescription drug costs used to meet the spenddown in the 12-month benefit period do not carry over to the next benefit period. If you become eligible for another 12-month benefit period, you will start a new spenddown.

Due to a mistake on my application, my pharmacy shows that I have a spenddown. This has been corrected on my application. What do I do?

If your pharmacy shows you have a spenddown and you disagree, contact the SeniorCare Customer Service hotline at 800-657-2038.

Covered Drugs

What drugs are covered by SeniorCare?

SeniorCare will provide prescription drug coverage on most medically necessary drugs when the manufacturer has signed a rebate agreement with the SeniorCare program. There are limitations on what drugs will be covered. You may be asked to use the generic form of a drug or to get a prior authorization for some drugs. If you have questions regarding a specific drug, contact the SeniorCare Customer Service hotline at 800-657-2038.

What is a SeniorCare rebate agreement?

A rebate agreement is where a manufacturer agrees to make rebate payments to the SeniorCare program for prescription drugs that were paid for by SeniorCare. Rebates from manufacturers help fund the SeniorCare program.

Does SeniorCare cover insulin?

SeniorCare will cover insulins from manufacturers that have signed a rebate agreement with the SeniorCare program. Not all insulins are covered. You should work with your health care provider to see if there is a different insulin that may work for you.

Why can't my medications be filled for three months?

Most prescriptions are limited to a 34-day supply of medication. There are a few classes of medications that are allowed to be filled as a three-month supply. You should work with your pharmacist and prescriber to determine whether it is clinically appropriate to dispense a three-month supply.

How do I know if my pharmacy will accept my SeniorCare card?

Over 95 percent of pharmacies in Wisconsin participate in the SeniorCare program. Your pharmacy will be able to tell you if they participate in the program. You may also contact the SeniorCare Customer Service hotline at 800-657-2038 to find out if your pharmacy participates in SeniorCare.

Are over-the-counter drugs covered when prescribed by a health care provider?

The only over-the-counter drug that is covered by SeniorCare is insulin.

Eligibility

How do I know if I'm a Wisconsin resident?

To be considered a Wisconsin resident, you must meet at least one of the following criteria:

- Have a permanent residence in Wisconsin. You may temporarily live outside the state of Wisconsin as long you maintain permanent residency in Wisconsin. If you reside in a Wisconsin nursing home or an assisted living facility, you meet this criterion.
- Be considered a Wisconsin resident for tax purposes.
- Be registered to vote in Wisconsin.

Note: There is not a specific period of time you must be a Wisconsin resident before you can apply for SeniorCare.

I am not a U.S. citizen. Can I apply for SeniorCare?

If you are not a U.S. citizen, you will need to have qualifying immigrant status to be eligible for SeniorCare. If you are unaware of your status, you are encouraged to apply. SeniorCare will determine your eligibility. After SeniorCare receives your completed application and enrollment fee, you will receive a letter requesting you send a copy of both sides of your immigration registration card. You will also be asked to identify your country of origin. **Do not** send copies of your immigration card until it is requested.

Billing

I don't believe that my pharmacy is billing SeniorCare correctly or billing SeniorCare at all. What should I do?

Ask your pharmacist if they have your SeniorCare information on file. You may need to show your SeniorCare card to the pharmacist. Your pharmacy should be billing any other insurance you may have first and billing SeniorCare after your other insurance, including Medicare. SeniorCare is the payer of last resort.

If you still have questions or concerns, contact the SeniorCare Customer Service hotline at 800-657-2038.

I didn't receive my SeniorCare card. What should I do?

If you did not receive your SeniorCare card within two weeks of receiving your letter of acceptance, contact the SeniorCare Customer Service hotline at 800-657-2038 to request a new card.

Nondiscrimination Statement

The Department of Health Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact SeniorCare Customer Service at 800-657-2038 (voice) or 711 (TTY). All translation services are free of charge. For civil rights questions call 608-266-9372 or 888-701-1251 TTY.

