

2018 COMPARISON OF PAAD AND SENIOR GOLD

1-800-792-9745

Pharmaceutical Assistance to the Aged and Disabled Program	Senior Gold Prescription Discount Program
PAAD beneficiaries must fill out <u>all</u> pages of this application.	Senior Gold beneficiaries do not qualify for the Lifeline Credit/Tenants Lifeline Assistance Program or the Hearing Aid Assistance to the Aged and Disabled Program and, therefore, do not need to answer questions 27, 28, 29 and 30 of this application.
<p>To be eligible for PAAD, you must be:</p> <ol style="list-style-type: none"> 1. A resident of the State of New Jersey 2. Age 65 or older OR between 18 and 64 AND receiving Social Security Disability benefits 3. Have income: less than \$27,189 (single) or less than \$33,334 (married) 	<p>To be eligible for Senior Gold, you must be:</p> <ol style="list-style-type: none"> 1. A resident of the State of New Jersey 2. Age 65 or older OR between 18 and 64 AND receiving Social Security Disability benefits 3. Have income: between \$27,189 and \$37,189 (single) or between \$33,334 and \$43,334 (married)
ID Number starts with 6.	ID Number starts with 7.
<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. 	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.)
Catastrophic cap does not apply.	<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>
If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless prohibited from doing so.	If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless prohibited from doing so.
<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>
Third-party insurance must be billed BEFORE PAAD.	Third-party insurance must be billed BEFORE Senior Gold.
PAAD DOES NOT pay for diabetic testing supplies (for example, test strips and lancets).	Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips and lancets).