

2016 COMPARISON OF PAAD & SENIOR GOLD

1-800-792-9745

Pharmaceutical Assistance to the Aged and Disabled program www.NJPAAD.gov	Senior Gold Prescription Discount program www.NJSRGOLD.gov
Income limit: less than \$26,575 (single) less than \$32,582 (married)	Income limit: Between \$26,575 & \$36,575 (single) between \$32,582 & \$42,582 (married)
ID Number starts with 6.	ID Number starts with 7.
PAAD co-pay is: • \$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.	Catastrophic cap: \$2,000 (single) \$3,000 (married) 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.
If Medicare-eligible, must enroll in a Medicare Part D Prescription Drug Plan unless have other creditable drug coverage. PAAD pays Part D premium.	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.
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.	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.
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 & lancets).	Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).