

Train pulling out on Medicare Part D

Sorting out prescription needs now will save a lot of hassle later

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The Medicare Modernization Act, passed in President Bush's first term, may be bad news for taxpayers - it is the program's most expensive expansion since President Lyndon Johnson signed it into law 40 years ago. Yet for people in Medicare, whether they are Part A or Part B clients, it is a very good deal, and they'd be foolish not to participate in it.

The key feature is the prescription drug plan. It can save Medicare clients hundreds or even thousands of dollars a year. To be sure, the plan has its flaws; for many people it's very complicated to understand, and that has either discouraged them from signing up or induced them into putting it off as long as possible.

Well, the time for confusion and procrastination is over. Persons eligible for Medicare Part D better sign up quickly or they'll miss the boat. The deadline is midnight Monday. After that, clients will have to wait until November to get their drug coverage, then pay a 1 percent per month increase in the enrollment fee.

Why pay more to join a program that's designed to save money? And why delay joining a program that may be needed before November?

For those still confused or intimidated by the program's complications, there are a host of places where help and expert advice is available, such as at the CSRA Area Agency on Aging, GeorgiaCares in Augusta, the local Social Security office or Medicare at (800) 633-4227. Most pharmacists also can be a help.

Family members and church groups should encourage their elderly parents or parishioners to sign up. The savings and benefits are too large to ignore.

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