

About Michigan Elder Prescription Insurance Coverage

Michigan's Elder Prescription Insurance Coverage (EPIC) program was implemented in October of 2001 to assist the state's low-income seniors with the cost of their prescription drugs. EPIC replaced the Michigan Emergency Pharmaceutical Program for Seniors (MEPPS) and the Michigan Senior Prescription Drug Tax Credit program that provided limited prescription assistance to seniors. Individuals who participated in these former programs were given the first opportunity to enroll in EPIC.

To qualify for EPIC, individuals must have a gross household income that is equal to or less than 200 percent of the federal poverty level (FPL). Applicants must be non-institutionalized residents of the state for at least three months prior to applying for benefits, and they are not eligible if they have any other type of prescription drug insurance coverage. EPIC has a non-refundable \$25 application-processing fee that is required of every applicant. The benefit period for EPIC is one year from the date of enrollment and must be renewed annually. Except for the emergency component, enrollment is not currently open for new participants.

EPIC covers most prescription drugs plus insulin and syringes for diabetics. The State of Michigan has a list of drugs from which it prefers that physicians prescribe because these drugs have been proven to be both therapeutically sound and cost effective. Drugs that have not been chosen for this list may require prior authorization before they are paid for by EPIC.

All EPIC enrollees are responsible for co-payments. The co-payment amounts are based on the participant's total annual household income. At the time of enrollment, participants are notified of their maximum annual co-payment. This amount is divided into twelfths so that a monthly amount must be met. If the co-payment is not met in that month, the co-payment is cumulative, and any remainder is added to the following month's co-payment. The co-payment does not carry over from one benefit year to another. No co-payment for a single prescription may exceed 20 percent of the total cost of the drug.

EPIC encourages the use of generic drugs. If a brand name drug is prescribed and dispensed when a generically equivalent drug is available, a \$15 co-payment in addition to the monthly out-of-pocket share will be charged.

Routine enrollment in EPIC is currently closed. However, EPIC has an emergency enrollment component that is available for individuals who meet the qualifying criteria. Emergency enrollment requires that individuals have household income at 150 percent or less of the FPL and a true medical emergency must exist. The emergency enrollment period is 45 days and the emergency benefit is available up to two times a year. Individuals interested in learning about the emergency enrollment component of EPIC should contact the Senior EPIC Center in their local community. By going to the Michigan EPIC Centers page of this web site, interested individuals can search for and identify the closest EPIC Center to obtain assistance.

Contact Information:

Elder Prescription Insurance Coverage (EPIC) Program
Phone: 517-373-2559 or 866-747-5844
Website: <http://www.miepic.com/about.asp>

MI Rx Prescription Savings Program
Phone: 866-755-6479
Website: <http://www.michigan.gov/mdch/0,1607,7-132--100833--,00.html>