The NAPCA Helpline is a vital resource for limited English speaking Asian American and Pacific Islander (AAPI) older adults. The Helpline provides information about senior programs and assists seniors to access cost saving benefits. The programs are crucial for improving the quality of life of many AAPI older adults.

Limited English proficiency is a major barrier to accessing information, services, and benefits. The lack of information and assistance in Asian and Pacific Islander languages makes it difficult for AAPI older adults to apply for or enroll in benefit programs.

To address this barrier, NAPCA created a national toll-free Asian language Helpline to inform and assist limited English speaking AAPI seniors on Medicare and related benefit programs. The Helpline was initially designed to help callers review and enroll in Medicare Part D prescription drug plans and the Low-Income Subsidy (LIS), although it has grown to provide other information and assistance over the years. Helpline staff assists limited English speaking callers to identify the most appropriate and affordable prescription drug plan using Medicare’s online Part D Plan Finder, which matches people to available plans based on their medications and geographic location.

Rita Lei assists a caller on the NAPCA Cantonese and Mandarin Helpline, which receives an average of 120 calls per day.

NAPCA Helpline toll-free numbers

- 1-800-582-4218 Cantonese/Mandarin
- 1-800-582-4259 Korean
- 1-800-582-4336 Vietnamese
- 1-800-336-2722 English
Medicare Part D Open Enrollment Period

Medicare Part D covers prescription drugs. The Medicare Part D Open Enrollment Period (OEP), which runs from Oct. 15 to Dec. 7 annually, is the only time during the year when most existing Medicare beneficiaries can enroll in prescription drug plans. During this period, beneficiaries can enroll in a Medicare Part D plan for the first time, switch to a new plan, or continue with their existing plan. Most beneficiaries who enroll during OEP will see their plans take effect on Jan. 1 of the following year. However, beneficiaries on the Low-Income Subsidy (LIS) can change their Medicare Part D plan any time during the year; these plans take effect on the month following enrollment.

NAPCA gathered data from Medicare Part D plan enrollments they reviewed during the 2012 and 2013 Open Enrollment Periods and analyzed the data to determine callers’ projected cost savings for the upcoming plan year. In our analysis of projected cost savings, we assume the client continues with the selected plan for the entire plan year (January-December), and has no changes in their medications during that time.

Helpline Callers During Open Enrollment Period

The Medicare Part D Open Enrollment Period tends to be the busiest time of the year for Helpline, as they assist beneficiaries to review their prescription drug plans and enroll in new plans if necessary. Throughout the year, however, Helpline continues to receive calls for information on Medicare, Social Security, and other senior benefits. Staff also assists callers on the Low-Income Subsidy to review and enroll in Medicare Part D plans throughout the year.

![Ethnicities of Callers Assisted by Helpline](chart.png)

In 2013, the NAPCA Helpline assisted 206 callers to enroll in Medicare Part D plans for the 2014 plan year. The previous year, Helpline assisted 283 callers to enroll in plans for 2013.

The Helpline operates in Mandarin, Cantonese, Korean, Vietnamese, and English. During the 2012 and 2013 Open Enrollment Periods, about 59 percent of callers spoke Mandarin or Cantonese, while only about one percent spoke English. Korean and Vietnamese speaking callers made up about 20 percent of calls each. Similarly, about 60 percent of callers identified as Chinese, about 20 percent as Korean, and 20 percent as Vietnamese. A little more than one percent of callers identified as another racial or ethnic group (American, Filipino, Indian, Japanese, or Thai).

Many Helpline callers have limited income. Among the callers the Helpline counseled on their Medicare Part D Plans during the 2013 Open Enrollment Period, over 150 had Medicaid. This health insurance program is for those with low income and resources. In 2012, almost 275 callers had Medicaid.

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Cost Savings During Open Enrollment Period

We analyzed data from 154 (75 percent) Plan Finders from the 2013 Open Enrollment Period, and 248 (88 percent) from the 2012 Open Enrollment Period. Helpline callers were projected to save an average of $1,921 per person in 2014 when Helpline staff assisted them to enroll in a new plan during the 2013 Open Enrollment Period. The total savings for 2014 is projected to be $295,859.

These projected savings are similar to those from the 2012 Open Enrollment Period. Callers who enrolled in new plans for 2013 were projected to save an average of $1,205 per person, for a total savings of $298,839.

Almost $300,000 total savings per year
$1,921 average savings per person in 2014
$1,205 average savings per person in 2013

Average Projected Annual Savings per Person

Note: Cost savings are projected for the plan year following Open Enrollment Period. For example, a client that Helpline assisted during the 2013 Open Enrollment Period will have projected savings in the 2014 plan year.

Conclusions

While the Medicare Part D Open Enrollment Period is a peak season for the Helpline, these cost savings are only a snapshot of the impact the Helpline’s assistance has on the lives of its callers. Throughout the year, the Helpline assists limited income individuals with LIS to review and enroll in Medicare Part D plans, increasing their potential savings over the course of the year.

The impact goes well beyond just saving people money. For many of these callers with limited income, finding an affordable plan that covers all their medications can be the difference between taking their medications or not. It can also be the difference when choosing between medications and other life necessities, such a food, heat, or rent. This is why the Helpline continues to be a vital resource for limited English speaking older Asian Americans.
Vietnamese Senior Saves Over $5,400 in Prescription Drug Costs with NAPCA Helpline’s Assistance

Mr. Tran* contacted the NAPCA Helpline during the 2013 Medicare Part D Open Enrollment Period. He had been prescribed two new medications by his doctor, and also received a letter stating that the premium for his current plan would be going up. His current drug plan had a $21.30 monthly premium, but did not cover his two new medications. If he stayed on his existing plan, Mr. Tran would be responsible for $6,060 out of pocket in 2014.

NAPCA Vietnamese Helpline staff ran a plan finder and analyzed the results. Helpline staff found a better plan for him and helped Mr. Tran to enroll.

Despite the fact that the new plan had a premium that was twice the amount of his old plan at $42.80, Mr. Tran’s annual costs went down to $656 on his new plan because it was the only plan that covered all his medications. Mr. Tran will save over $5,400 in 2014.

*Name changed to protect caller’s identity

Acknowledgements

This report was made possible by the generous support of:

![ACL](image1)  ![Walmart](image2)  ![PhRMA](image3)

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Its contents are solely the responsibility of the authors and do not necessarily represent the official views of the Administration for Community Living, Administration on Aging.

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