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## *Test your spring trivia skills!*

1. Which species of bird is an iconic symbol of spring in North America?
2. What is another term for the spring equinox?
3. What does "equinox" mean?
4. In which country are cherry blossoms considered as a sign of the beginning of spring?
5. March is named after which God?
6. Finish the saying: "April showers bring"...?
7. What flower is often associated with springtime?

Answers:  
1. Robin 2. Vernal Equinox 3. "Equal night" 4. Japan 5. Mars 6. "May flowers" 7. Tulip



# THE BLACKHAWK BULLETIN

## Spring 2025 Edition

### Medicare's New \$2,000 prescription drug cap has gone into effect!

Starting Jan. 1, 2025, millions of Americans who get their prescription drugs through Medicare could get a major financial break when a \$2,000 out-of-pocket spending cap on medications goes into effect. The yearly price cap has been in the works since President Joe Biden signed the Inflation Reduction Act into law in 2022, with that legislation including provisions tackling drug costs for seniors as well as other Americans. While some of those other rules have already kicked in, such as a \$35 price cap on insulin for seniors.

The out-of-pocket cost cap could be a “game changer” for many seniors, Ryan Ramsey, the associate director of health coverage and benefits at the National Council on Aging (NCOA) told CBS MoneyWatch. In the first year of the cap, about 3.2 million Medicare recipients are likely to see lower costs due to the new rule, particularly seniors who take multiple medications or have high-cost prescriptions, according to an analysis from AARP. Before the law, there was no out-of-pocket cap for Medicare's Part D, the section that covers prescription drugs, which left seniors at risk of “significant financial burdens,”

If you would like to spread your total prescription drug cost out over the entire year you can sign up for the new Medicare Prescription payment plan. The Medicare Prescription Payment Plan is a payment option in the prescription drug law that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by your plan by spreading them across the calendar year. Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. All plans offer this payment option, and participation is voluntary.

If you select this payment option, each month you'll continue to pay your plan premium (if you have one), and you'll get a bill from your health or drug plan to pay for your prescription drugs (instead of paying the pharmacy). There's no cost to participate in the Medicare Prescription Payment Plan. Contact your plan directly to enroll.

If you have any questions or need help please reach out to me.

*Matt*



Oh By The Way...The next time you're in a conversation with a friend or family member and they mention they have questions about Medicare, Please Don't Keep Me a Secret.  
I am never too busy to help someone you refer to me.

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