Choosing a Medicare Prescription Drug Plan

Medicare Prescription Drug Plans:
- Also known as Part D.
- Available to anyone with Medicare.
- Only available through private companies.
- Can get combined with health benefits in a Medicare Advantage Plan with drug coverage (MA-PD) or separate in a stand-alone prescription drug plan (PDP).

Do I need Part D?
- Whether you should sign up depends on if you have other drug coverage and your drug costs.

Part D Enrollment
- Enrollment is optional. You can usually only enroll during certain times of the year.
- If you don’t have creditable coverage you should enroll in Part D as soon as you become eligible. Creditable drug coverage is coverage that is as good as or better than Medicare’s drug coverage.
- You can enroll during your Initial Enrollment Period which includes the three months before your month of eligibility, the month of eligibility, and the three months after your month of eligibility.
- If you lose creditable drug coverage, you can enroll in Part D during a Special Enrollment Period.
- Enroll by calling Medicare at 1-800-633-4227.
- Enroll early in an enrollment period to make sure your new coverage starts when it should.

Switching Plans
- If you’re switching plans, enroll in your new plan without disenrolling from your old plan. It is best to do this by calling Medicare at 1-800-633-4227.
- You’ll be automatically disenrolled from your old Medicare Part D plan when your new coverage begins.

Changing Part D Plans
- You can usually change your Medicare drug coverage only once a year during Fall Open Enrollment: October 15 – December 7.
- If you enroll during Fall Open Enrollment, your coverage begins January 1.
- If you switch from a Medicare Advantage Plan to Original Medicare during the Medicare Advantage Disenrollment Period (MADP) you can pick up a drug plan at the same time. The MADP is from January 1 to February 14.
- You may be able to change your plan during a Special Enrollment Period (SEP) if you qualify for one.

Next Steps
- Compare plans using Plan Finder on www.medicare.gov or call Medicare at 1-800-633-4227.
- Double check all information with the plan directly.
- Use the questions on the other side of this sheet of paper to help you pick a Part D plan.
What to know before signing up for a Part D plan:

Plan name: __________________________
Plan phone number: (___ ___) ___ ___ - ___ ___ ___

● Are my prescription drugs on my plan’s formulary (list of covered drugs)?

Name of drug | On my plan’s formulary?
-------------|---------------------------
________________ | □ Yes □ No
________________ | □ Yes □ No
________________ | □ Yes □ No
________________ | □ Yes □ No
________________ | □ Yes □ No
________________ | □ Yes □ No
________________ | □ Yes □ No

Restrictions

● Do I have to get prior approval before my prescriptions will be covered? This is called prior authorization.

   □ Yes □ No

● Does the plan limit the amount of drugs I can get? These are called quantity limits.

   □ Yes □ No

● Do I have to try a cheaper drug before my plan will cover a more expensive one? This is called step therapy.

   □ Yes □ No

Coordination of Benefits

● Will Part D work with my current drug coverage?

   □ Yes □ No □ Not Applicable

● Could I lose my retiree health coverage if I join a Part D plan?

   □ Yes □ No □ Not Applicable

Costs

● Do I have to pay a deductible before the plan will cover my drugs? A deductible is how much you must pay out of pocket before the plan starts paying.

   □ Yes □ No

   If yes, how much is the deductible? $__________

● How much is the premium? This is what you pay each month for the plan.

   $_______

● How much will I pay for brand-name drugs?

   $__________

● How much will I pay for generic drugs?

   $__________

Pharmacies

● Is my pharmacy in the plan’s network?

   □ Yes □ No

● Can I use a mail-order pharmacy?

   □ Yes □ No

● Can I fill my prescriptions if I travel away from the plan’s service area?

   □ Yes □ No