

# 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 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 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](http://www.medicare.gov) or call Medicare at 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.**

See other side ➔

## 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?	
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	<input type="checkbox"/> Yes	<input type="checkbox"/> 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