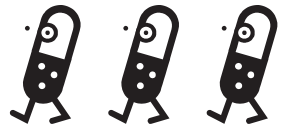


SeniorLAW's All-in-one Medicare Part D Cheat Sheet



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Step One: Am I eligible for the Medicare Part D prescription drug benefit?

- Do you receive Medicare Part A and/or Part B? **You are eligible for Part D.**
- All Medicare beneficiaries, **regardless of income or assets**, are eligible.
- You can get prescription drug coverage **regardless of pre-existing health conditions or prescription drug needs.**
- Part D enrollment takes place between **November 15, 2005 and May 15, 2006**. Prescription drug benefits begin January 1, 2006 for people enrolled by December 31; otherwise coverage begins the first of the month following the month of enrollment.
- Private companies are offering **stand alone prescription drug plans (PDP's)** and **Medicare Advantage prescription drug plans (MA-PD's)**.



Step Two: Is Medicare Part D right for me?

- What if I don't take any prescriptions?
 - Medicare Part D is a voluntary benefit, so **you are not required to enroll**. However, if you are eligible for Part D and you don't enroll by May 15, 2006, **you may have to pay higher premiums should you choose to enroll later**. Even if you don't take any prescriptions now, you may need prescription coverage in the future. Enrolling in a plan now means you will have access to drug coverage when you need it.
 - Some people who don't take any prescriptions but need to choose a Part D plan may consider enrolling in a plan with very low monthly premiums. In the future, **you will be able to join or switch plans between November 15 and December 31 each year** (and under other special circumstances).
 - If you have questions, **call 1-800-MEDICARE**.
- What if I already have prescription coverage through an employer or union?
 - Many employers who provide drug benefits will continue to provide coverage. Others may discontinue drug coverage.
 - Before November 15, 2005, you should receive a notice from your employer or union health plan informing you whether your coverage meets Medicare standards (or, is **creditable**).
 - If your coverage is **creditable**, you can keep your current coverage and delay Part D enrollment without incurring a penalty.
 - If your coverage is **non-creditable**, you may still be able to keep it, but you will pay higher premiums if you want to enroll in a Part D plan after May 15, 2006.
 - If you lose or drop your employer/union drug coverage, make sure it won't mean losing all your health benefits.
 - If you have questions, you should **contact your benefits administrator, your health plan sponsor, or call 1-800-MEDICARE**.
- What if I am enrolled in SeniorCare?
 - SeniorCare is a **prescription assistance program for Wisconsin residents 65 and older**. Participants pay a \$30 enrollment fee each year. Your annual income determines your level of coverage. Assets are not counted.
 - People on Medicaid are ineligible for SeniorCare, but SeniorCare can coordinate with other types of coverage.
 - SeniorCare is considered **creditable coverage**. That means that if you are enrolled in SeniorCare, you can keep it and don't need to enroll in Part D. You won't be penalized for enrolling in Part D later.
 - Many people will be better off under SeniorCare than under Part D, **but you should figure out what your costs will be under both, depending on your individual circumstances**.
 - SeniorCare will be available at least through June, 2007.
 - For more information about **SeniorCare**, call **1-800-657-2038**.
 - You can download a fact sheet about SeniorCare here: <http://www.dhfs.state.wi.us/seniorCare/>.
- What if I already have prescription coverage through a Medigap (Medicare supplement) policy?
 - You must decide if you want to keep your current drug coverage, or if you would be better off enrolling in a Part D plan. If you choose to enroll in Part D, you must change your Medicare supplement policy so that it excludes drug coverage.
 - You cannot have both Medicare Part D coverage *and* drug coverage through a supplemental plan.
 - If you decide to stay with the drug coverage provided by your supplement, you may have to pay higher premiums should you choose to enroll in Part D at a later date.
 - If you have questions, you can call...
 - ...your **Medicare supplement plan provider**.
 - ...the **Medigap Helpline at 1-800-242-1060**.
 - ...**or 1-800-MEDICARE**.
- What if I am enrolled in a Medicare Advantage plan (sometimes known as Medicare+Choice or Medicare HMO or PPO)?
 - Your Medicare Advantage plan may or may not currently offer prescription drug coverage. Starting in 2006, most Medicare Advantage plans will offer Part D prescription drug coverage.
 - Your Medicare Advantage plan provider will tell you about changes in your plan and what your choices are.
 - If you choose to stay in a Medicare Advantage plan that does not offer drug coverage, you will not be allowed to enroll in a stand-alone Medicare Part D plan.
 - If you have questions, **contact your Medicare Advantage plan**, or call **1-800-MEDICARE**.
- What if I am on Medicaid?
 - If you currently have Medicaid and Medicare, **you will be automatically enrolled in a Medicare Part D plan** before the end of the year. After January 1, 2006, **Medicaid will no longer cover most of your prescriptions**.
 - You will receive a letter in November, 2005, telling you which Part D plan you will be enrolled in. **It is important to learn more about that plan, and to make sure that it covers the prescriptions you need.**
 - You will also **automatically receive the "extra help"** which will cover most of the costs of Part D.
 - You will have to pay a co-payment for each prescription, and your out-of-pocket costs may increase.
 - Only the prescription drug portion of your Medicaid coverage will change. Your other health benefits will remain the same.

- If you only receive Medicaid (and not Medicare), your coverage will not change.
- You can call **1-800-MEDICARE** if you have questions.
- If you are disabled and under the age of 60, you can call the **Disability Drug Benefit Helpline at 1-800-926-4862**.
- **What if I currently have no prescription drug coverage?**
 - You should select and enroll in a Medicare Part D prescription drug plan by December 31, 2005, if you want your coverage to begin on January 1, 2006. Otherwise, you may enroll through May 15, 2006.
 - **If you do not enroll in a Part D plan, you will be subject to a penalty:** you will pay higher premiums once you do enroll in Part D. This penalty is permanent and will increase the longer you delay enrollment.
 - **Remember, after May 2006, you may only enroll in a Part D plan between November 15 and December 31 each year.**
 - Determine if **SeniorCare is an option** for you (see the section on SeniorCare, above).



Step Three: Is there help available for people who can't afford the costs of Part D?

- **Yes.** People with limited incomes and/or resources should apply for financial assistance.
- You are eligible for assistance if your income is less than \$14,355 per year (or \$19,245 for a married couple), and your resources are less than \$11,500 (\$23,000 for a married couple).
- "Resources" does not include the home you live in, your car(s), or personal belongings.
- You can apply...
 - ...by calling **Social Security at 1-800-772-1213** and requesting an application for extra help.
 - ...online at www.ssa.gov.
 - ...by visiting your local Social Security office.



Step Four: How do I choose a Medicare Part D plan?

- There are more than 45 plans from which to choose, so selecting a plan may be a complicated task.
- **Each plan's formulary is different.** All plans must offer coverage of drugs in 146 therapeutic categories, but **no plan may cover all drugs.**
- **Before you compare plans, it's important to assemble the following information:**
 - Name of each drug you take, as well as its strength and dosage.
 - The name of the doctor prescribing each drug.
 - Your out-of-pocket cost for each drug.
 - The actual cost (what you would pay without insurance) of each drug.
- **Where to find out about available drug plans**
 - There is information in your Medicare & You 2006 Handbook.
 - Drug plan sponsors will be sending you information about their plan(s).
 - Visit www.medicare.gov.
 - Call **1-800-MEDICARE**.
- **Contact the plans that interest you. Be sure to ask questions about...**
 - **...drug coverage**
 - Make sure each plan covers the prescriptions you need!
 - What are your options if a drug you need is not on the plan's formulary?
 - Does the plan employ utilization management tools like prior authorization or step therapy?
 - **...cost**
 - How much will the plan cost you, based on the medications you take?
 - What is the monthly premium? The annual deductible? After you meet the deductible, what will your costs be?
 - Will there be a coverage gap, or a point at which you must pay the entire cost of your prescriptions?
 - **...pharmacy access**
 - Will the plan's network pharmacy include the pharmacy you currently use?
 - Are there services available like prescription mail order delivery?
 - Will you have access to your medications when you are traveling?
- You can enroll in a plan by submitting an **enrollment form** directly to the plan, or by calling **1-800-MEDICARE**. You can enroll online at www.medicare.gov.



Step Five: Who can I call if I have questions?

- **1-800-MEDICARE**
- Contact your **county or tribal benefit specialist**. In Milwaukee County, call **SeniorLAW at 278-1222**. To locate a benefit specialist in another county, visit <http://www.dhfs.state.wi.us/aging/contacts/CNTYBNSP.HTM>, or call your county aging department.
- Contact a **State Health Insurance Program counselor**. To locate a SHIP counselor near you, call **1-800-242-1060** visit www.shiptalk.org.
- Call the **Wisconsin Prescription Drug Helpline** for Medicare Beneficiaries at **1-866-456-8211**.
- Visit Medicare's website at www.medicare.gov.
- Visit the Coalition of Wisconsin Aging Groups Medicare Rx website at www.wismedrx.org.
- Report fraud! Contact the Wisconsin Department of Agriculture, Trade and **Consumer Protection hotline at 1-800-422-7128**. You can also report scams to the CWAG Medicare integrity project by emailing medfraud@cwag.org.
- You can join the **Do Not Call list** by calling **1-888-382-1222**.

SeniorLAW provides its services free of charge to Milwaukee County residents 60 and over. SeniorLAW receives funding from the Milwaukee County Department on Aging, CMS, the Southeastern Wisconsin Area Agency on Aging, and other sources. It is part of Legal Action of Wisconsin, a non-profit law firm.