

Medicare Part D - Things to Know Before Signing Up

OFFICE OF THE COMMISSIONER OF INSURANCE

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The following is a list of things all Medicare beneficiaries should know before signing up for Medicare Part D Prescription Drug Plan (PDP):

1. Participation in the Medicare Part D program is voluntary. If you don't do anything, your existing outpatient prescription drug coverage and Medicare supplement policy will remain the same.
2. You can continue with the SeniorCare program, which is Wisconsin's drug assistance program. Information is available on SeniorCare's Web site, www.dhs.wisconsin.gov/seniorcare, or by contacting SeniorCare at 1-800-658-2038.
3. You do not have to enroll in Medicare Part D in order to keep your existing Medicare Part A and Part B coverage.
4. You do not have to buy any additional insurance products to be eligible to enroll in Medicare Part D, and all Medicare beneficiaries should be wary of any individual who uses a Part D sales pitch to sell other insurance products.
5. If you enroll in a Medicare Part D PDP and have a Medicare supplement policy sold prior to January 1, 2006, you will receive an amendment to your existing Medicare supplement policy and the amendment will remove all outpatient prescription drug benefits in your Medicare supplement policy.
6. If you enroll in a Medicare Part D PDP and have a Medicare supplement policy sold prior to January 1, 2006, your Medicare supplement policy will be amended to remove the benefits covering prescription medication for treatment of diabetes and insulin and supplies associated with the injection of insulin. These benefits will be provided by the Medicare Part D PDP but will be subject to the deductible, coinsurance, and copayments associated with the PDP coverage. Prescription medication for treatment of diabetes is not included in Medicare supplement policies sold beginning January 1, 2006.
7. If you change your mind after you have enrolled in a Medicare Part D PDP, you will not be able to reinstate the outpatient prescription drug coverage you have had under your Medicare supplement policy.
8. You will have an annual enrollment period between October 15 and December 7 of each year to enroll in a Medicare Part D PDP. Coverage then begins on January 1.
9. You may be subject to enrollment penalties (higher premiums) if you delay enrolling in a Medicare Part D PDP when you first become eligible for Medicare or until after you have

been without creditable prescription drug coverage for 63 continuous days or more.

10. Medicare Part D PDPs have monthly premiums and may have deductibles and coinsurance and copayment requirements. Information regarding covered medications, costs, and coverage areas is available on Medicare's Web site, www.medicare.gov, or by contacting the Wisconsin Prescription Drug Helpline at 1-866-456-8211.
11. You may be eligible for help to pay for your Medicare Part D prescription drug costs based on your income and resources. Information is available by contacting the Social Security Administration at 1-800-772-1213 or www.ssa.gov.
12. If you want to know how your current coverage will be affected by enrolling in a Medicare Part D PDP, you can talk to an insurance counselor at the Medigap Helpline at 1-800-242-1060.

Before enrolling in Part D, Medicare beneficiaries should review how their current drug coverage will be affected; determine how much their annual out-of-pocket expense for prescription

medications will be; determine what the Part D coverage will be annually for premiums, deductibles, and copayments; and determine if they are eligible for a subsidy to cover expenses under Part D.

The Centers for Medicare and Medicaid Services (CMS) publishes a listing of the Medicare Part D PDPs that can offer outpatient prescription drug coverage to Wisconsin Medicare beneficiaries. The list of these PDP plans is published in the *Medicare & You* booklet that you receive each year. Additional information can be found by calling CMS at 1-800-Medicare (1-800-633-4227).

Information regarding prescriptions for Medicare beneficiaries is available through the Coalition of Wisconsin Aging Groups at 1-866-456-8211 or on its Web site at cwagwisconsin.org/elder-law-center/prescription-drug-helpline/.

The Office of the Commissioner of Insurance publishes several consumer guides to assist Medicare beneficiaries in shopping for insurance. *Medicare Advantage Plans in Wisconsin* and *Wisconsin Guide to Health Insurance for People with Medicare* can be ordered free from the agency by writing to OCI Publications, P.O. Box 7873, Madison, WI 53707-7873, calling 1-800-236-8517, or visiting the OCI Web site at oci.wi.gov.

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oci.wi.gov

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