

Choosing Your Part D Prescription Drug Coverage

Medicare Part D, the prescription drug benefit, is the part of Medicare that covers most outpatient prescription drugs. Part D is offered through private companies either as a stand-alone prescription drug plan (PDP), for those enrolled in Original Medicare or, a set of benefits included with your Medicare Advantage Plan.

Make sure to find a plan that meets your specific prescription needs. Know which prescriptions you take, including their dosages and usual costs, and the pharmacies you regularly use.

Consider these factors before choosing a plan:

Drug coverage

- Are my prescriptions on the plan's formulary?
- Does the plan impose any coverage restrictions, such as prior authorization or step therapy?
- If the plan does not cover a medication I take, does it cover one that will work for me? (Ask your doctor.)

Costs

- How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need?
- How much will I pay for monthly premiums and the annual deductible?
- What will I pay for my drugs during the coverage gap?
- How much will I have to pay for brand-name drugs? How much for generic drugs?
- If a drug I take has a very high coinsurance, is there a drug I can take that will cost less? (Ask your doctor.)
- Am I eligible for Extra Help or a State Pharmaceutical Assistance Program (SPAP)?

Pharmacy network

- What is the service area for the plan?
- Can I fill my prescriptions at the pharmacies I use regularly?
- Can I fill my prescriptions when I travel?
- What are the coverage options and costs if I visit out-of-network pharmacies?
- Can I get prescriptions by mail order?

Coordination with other insurance

- Will Part D work with other coverage I have to lower my costs?
- Do I need to enroll in Part D if I have other creditable coverage?
- Do I need to enroll in Part D if I have job-based drug coverage?

When can I enroll in a Part D plan?

You can sign up for Part D for the first time during:

- **Your Initial Enrollment Period (IEP):** The IEP is the three months before your 65th birthday month, your 65th birthday month, and three months after your 65th birthday month.
- **April 1 to June 30:** If you missed your Initial Enrollment Period and signed up for Part A and Part B during the General Enrollment Period (January 1 through March 31 each year), then you can sign up for Part D for the first time between April 1 and June 30 of that same year.
- **Special Enrollment Period (SEP):** If eligible, you can use an SEP to sign up for Part D for the first time. There are many different SEPs that apply to different situations, such as if you had employer drug coverage that terminated.

You can change your Part D coverage during:

- **Medicare's Open Enrollment:** If you are already enrolled in a Part D plan, you can make changes to your coverage during Medicare's Open Enrollment, which spans October 15 through December 7 of each year. Your Part D coverage becomes effective January 1 of the following year. Part D plans may change their costs and formularies from year-to-year, so it is important to review your current plan and Annual Notice of Change to learn if premium or deductible prices will change and if your drugs will still be covered next year.
- **Special Enrollment Period:** There are a number of SEPs that allow you to change your Part D coverage. You should speak with a SHIP counselor if you think you may qualify for an SEP, such as if you move and need to enroll in a new plan in a new service area.

How can I enroll in a Part D plan?

You have several options for enrolling in plans, either through the government, government-funded services, or directly through the plans.

You can use Medicare's Plan Finder tool to find plans in your area. Medicare Plan Finder will show you estimated Part D costs as well as more specific details about your Part D covered drugs. This tool allows you to compare plans and choose a plan that works best for you. Visit www.medicare.gov/plan-compare to use the tool.

- You can use the Medicare Plan Finder to enroll in a plan.
- You can enroll in a plan by calling 1-800-MEDICARE (1-800-633-4227).
- You can enroll in a plan by calling the plan directly or through the plan's website.
- If you need help finding or enrolling in a Part D plan, contact your State Health Insurance Assistance Program (SHIP) for unbiased counseling and assistance.

How do I protect myself from prescription drug or pharmacy fraud?

Medicare prescription drug or pharmacy fraud occurs when Medicare is billed for a prescription that you did not receive, or if you are purposefully given a different prescription than the one your doctor prescribed.

To protect yourself from potential fraud, errors, or abuse:

- Do not give out your Medicare number or other personal information to unknown individuals in exchange for services or benefits.
- Be suspicious of "free" or "discount" offers for prescription drugs and calls from numbers you do not recognize.
- Always read the Explanation of Benefits from your Part D drug plan to make sure you recognize the names of the providers and prescriptions listed on the notice.

If you suspect potential pharmacy or prescription drug fraud, errors, or abuse, report your concerns to your local Senior Medicare Patrol.

Who can I contact if I have questions?

1-800-MEDICARE: Contact Medicare (1-800-633-4227) to verify your enrollment or get answers to your enrollment and coverage questions.

Part D or Medicare Advantage plan: Contact your plan if you have questions about the drugs it covers and how much they cost.

State Health Insurance Assistance Program: Contact your SHIP if you have questions about choosing a Part D plan. SHIPs provide one-on-one help reviewing your coverage options or making coverage changes. SHIPs provide local, trusted, unbiased Medicare counseling.

Senior Medicare Patrol (SMP): Contact your SMP if you receive calls, mail, or emails that seem suspicious, or if you suspect a person of using improper, misleading, or fraudulent sales tactics. SMP representatives can teach you how to spot and protect yourself from potential Medicare fraud.

Senior Medicare Patrol

Senior Medicare Patrol empowers and assists Medicare beneficiaries to prevent, detect, and report Medicare fraud through free outreach, counseling, and education. Here are some tips to help keep you safe from falling prey to Medicare fraud and scammers out to steal your Medicare benefits:

- **Prevent:** Protect your Medicare and Medicaid numbers as if they were credit card numbers. Never give your personal information to anyone offering a FREE item or service. Always rely on your personal doctor to recommend all medical services and equipment for you. Remember: Social Security and Medicare will never call you to ask for your personal information!!
- **Detect:** Keep a health care calendar or journal of your medical appointments, services, tests, etc. and compare it to your Medicare Summary Notice or Explanation of Benefits to check for accuracy.
- **Report:** If you have questions about a claim on your MSN, contact the health care provider or plan first. If you cannot get the issue resolved, contact Alabama SMP for help at 1-800-243-5463.

SHIP and SMP contact information

These programs have developed creative, safe, and socially distanced ways to continue serving the public during the COVID-19 pandemic.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-243-5463	SMP toll-free: 1-800-243-5463
NARCOG: Serving Cullman, Lawrence and Morgan Counties	www.narcog.org
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2020 Medicare Rights Center www.medicareinteractive.org November 2020 Medicare Minute. The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.</p> <p><i>This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	