

Medicare Part D: What's a Beneficiary to Do?



IF YOU HAVE	WHAT SHOULD YOU DO?	WHEN?
NO prescription drug insurance	Enroll in any PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]
Discounts on your medications (rather than co-pays)	Enroll in any PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]
Prescription drug insurance that is NOT “creditable” (including Medigap H, I, J, K, or L plans)	Enroll in any PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]
A Medicare Part D PDP	Nothing—if you are happy with your benefits, you need not re-enroll	—
A Medicare Part D PDP that is being discontinued	Enroll in a PDP of your choice - OR - Nothing—allow the plan to switch you to one of their choosing	—
“Creditable” prescription drug insurance	Nothing—you have adequate prescription coverage	—
A Medicare Advantage (formerly Medicare Choice) type of health plan	Nothing—your Part D benefits will be included in your plan as of 2006	—
Qualify for Social Security Extra Help	Enroll in a benchmarked* PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]
Medicaid-Pending (have applied for Medicaid but not yet approved)	<ul style="list-style-type: none"> • Apply to Social Security for Extra Help • Enroll in a benchmarked* PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take 	By Dec 7 to get coverage starting Jan 1 of next year [†]
Limited Medicaid benefits (QMB, SLMB, SSI)	Enroll in a benchmarked* PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]
Full Medicaid benefits	If you’ve haven’t already been assigned to a PDP (or you want to switch PDPs), enroll in a benchmarked* PDP with: <ul style="list-style-type: none"> ◦ A formulary that best matches the drugs you take ◦ The fewest restrictions on access to your drugs 	By Dec 7 to get coverage starting Jan 1 of next year [†]

† When Can You Enroll in or Switch Medicare PDPs?

IF YOU ARE A BENEFICIARY WHO IS:	BENEFICIARIES LIVING IN: SKILLED NURSING OR INTERMEDIATE CARE FACILITIES	BENEFICIARIES LIVING IN: ASSISTED LIVING, SUPPORTIVE LIVING, INDEPENDENT LIVING, OR AT HOME
Medicare only (ie, not Medicaid)	At any time during your stay	Once a year (Oct 15 – Dec 7)
Medicare-Medicaid dually eligible	At any time	At any time