

Medicare Part D Prescription drug coverage

What you need to know

All people with Medicare should review their drug coverage options this fall and choose the coverage that's best for them.

You may qualify for Additional Savings!

Situation #1

You are single with monthly income less than \$1,219 and assets less than \$8,100...
OR...

You are a couple with monthly income less than \$1,640 and assets less than \$12,910.

You will qualify for additional savings! You are not subject to the coverage gap known as the doughnut hole! You will not owe a monthly premium, annual deductible or high out-of-pocket costs. You will pay no more than \$6.00 for prescription drugs.

To get the additional savings, call Social Security at 1-800-772-1213 or go online to www.ssa.gov. Complete the *Application for Help with Medicare Prescription Drug Plan Costs*.

Not everyone must complete the application.

The additional savings are automatic IF:

- You qualify for full Medicaid benefits.
- OR Medicaid pays your Medicare Part B premium.
- OR you receive Supplemental Security Income from SSA.

Situation #2

You are single with monthly income less than \$1,354 and assets less than \$12,510...
OR...

You are a couple with monthly income less than \$1,822 and assets less than \$25,010.

You will qualify for additional savings! You are not subject to the coverage gap known as the doughnut hole! Your premium, annual deductible and copays will be reduced.

To get the additional savings, call Social Security at 1-800-772-1213 or go online to www.ssa.gov. Complete the *Application for Help with Medicare Prescription Drug Plan Costs*.

If you qualify for additional savings, you should enroll in a plan that best suits your prescription drug needs.

Please note: People who receive additional savings can change plans anytime. The new coverage starts the first day of the month after you enroll.

Other Situations

You have Original Medicare and a private Medicare Supplement (MedSup) policy.

Original Medicare covers few prescription drugs, and MedSup plans no longer have a drug benefit. You can choose to enroll in a stand-alone Part D prescription drug plan.

You receive your benefits from a managed care Medicare Advantage (such as HMO, PPO, or POS) plan that includes coverage for prescription drugs.

You must receive Part D coverage from that Medicare Advantage plan.

You receive your benefits from a non-managed care Medicare Advantage plan (such as PFFS or MSA) that does not offer prescription drug coverage.

You may choose any stand-alone Part D prescription drug plan.

You have a retirement benefit.

The employer or union will notify you of your options. Read their literature carefully and call them with questions. Most employer or union retirement plans will not allow you to rejoin if you leave.

You are eligible for drug coverage through the Veteran's Administration (VA).

Enrollment in a Part D plan is optional. Your VA benefit is as good as Part D coverage, which allows you to delay enrolling in Part D. If you do enroll, you will not lose VA coverage.

Special Situations

- New to Medicare
- Moving
- Going into or leaving a nursing facility
- Losing retirement coverage

These situations (*and others*) give you different options. Call OSHIIP for more information.

How do I know which Medicare drug plan is right for me?

- Run your plan comparison at www.medicare.gov
- Or call 1-800-MEDICARE (1-800-633-4227) to have a plan comparison done for you
- Or call OSHIIP for your plan comparison: 1-800-686-1578

Have your Medicare card and prescriptions ready!



The Ohio Senior Health Insurance Information Program (OSHIP) can help you compare the prescription drug plans available in Ohio and tell you about any other programs that may help you pay drug costs. Call 1-800-686-1578.

What is Medicare Part D?

Part D is Medicare's prescription drug coverage. A comprehensive drug benefit that began Jan. 1, 2006, Part D is available to anyone eligible for Medicare Part A or Part B. People with Medicare may enroll in Part D coverage through either a stand-alone plan or a Medicare Advantage plan. People on Medicare who choose not to enroll and have no other drug coverage may pay more for late enrollment.

How Do I Choose a Part D Plan?

Each year you should review your plan options and look for three things:

- Convenience - Know what pharmacies you can use.
- Cost - Know all the possible out-of-pocket expenses you may have to pay.
- Coverage - Make sure the list of covered drugs (formulary) includes your prescriptions.

The Part D "Doughnut Hole" or "Gap"

In 2009, you enter the "doughnut hole" or "gap" once your total drug costs reach \$2,700. This amount includes any money the plan paid for your drugs as well as your out-of-pocket expenses. While in the gap, you are responsible for 100 percent of your drug costs. The doughnut hole ends when your total drug costs reach \$6,153. The plan then pays about 95 percent of your drug costs for the remainder of the calendar year. People who qualify for additional savings do not have this coverage gap.

You May Qualify for Additional Savings!

See pages 1-2 for details.

Important Dates:

October Announcement of plans. Visit www.medicare.gov and run plan finder to compare plans.

November..... Annual coordinated election period begins Nov. 15. If you want to make a change, you can do it now.

December..... Annual coordinated election period ends Dec. 31. It is recommended that you make any changes by Dec. 8.

January Any plan change will take effect Jan. 1.

**OSHIIP is a program of the
Ohio Department of Insurance.**



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