



Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan

Medicare offers insurance coverage for prescription drugs through Medicare drug plans. Insurance companies and other private companies approved by Medicare provide these plans. You may choose from many Medicare drug plans available in your area. To get information about Medicare drug plans in your area, visit www.medicare.gov/find-a-plan. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also look in your “Medicare & You” handbook.

Note: If you have prescription drug coverage now, your insurer will send you more information about how your coverage works with, or is affected by, Medicare prescription drug coverage. Read the information carefully before deciding whether to join a Medicare drug plan because the action you take may affect your current coverage.

How do I join a Medicare drug plan?

You may be able to join a Medicare drug plan in the following ways:

- **By filling out a paper application.** Contact the company offering the Medicare drug plan you choose and ask for an application. Once you fill out the application, mail or fax it back to the company.
- **By calling the Medicare plan.** You may be able to join over the telephone.
- **By calling 1-800-MEDICARE.** Call and tell them the name of the Medicare drug plan you want to join.
- **By visiting the plan’s Web site.** Visit the drug plan’s Web site to see if you can join online.
- **By visiting Medicare’s Web site.** You may be able to join a Medicare drug plan through Medicare’s online enrollment center by visiting www.medicare.gov/find-a-plan. Drug plan participation in Medicare’s enrollment center is voluntary, so not all plans offer this option. You will have to provide the number on your Medicare card when you join. You may also be asked to give your Social Security number, but you aren’t required to give it.



When can I join a Medicare drug plan?

Generally, you can join, switch, or drop a Medicare drug plan at the following times:

- When you first become eligible for Medicare due to age (the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.).
- If you get Medicare due to a disability, you can join during the 3 months before to 3 months after your 25th month of entitlement to disability payments.
- During open enrollment, from November 15–December 31, 2010. Beginning in 2011, open enrollment will run from October 15–December 7. If you make a change during open enrollment, your coverage will begin on January 1 of the following year.
- At any time if you qualify for Extra Help. This includes people who have Medicare and Medicaid, belong to a Medicare Savings Program, get Supplemental Security Income (SSI) benefits (but not Medicaid), and those who apply and qualify.

In certain situations, you may be able to join, switch, or drop Medicare drug plans at other times, including the following:

- You permanently move out of your drug plan's service area.
- Your plan stops offering prescription drug coverage.
- You enter, live in, or leave a nursing home.

You can get information on special enrollment periods by reading the “Understanding Medicare Enrollment Periods” tip sheet at <http://go.usa.gov/lsl>.

For many people, joining when you're first eligible means you will pay a lower monthly premium. Waiting and joining after you're first eligible may mean paying a late enrollment penalty, an amount added to your Part D monthly premium. You may owe a late enrollment penalty if you didn't join a plan when first eligible and you didn't have other creditable prescription drug coverage. However, if you get Extra Help, you don't pay a late enrollment penalty.

What happens after I join a Medicare drug plan?

Once your enrollment is approved, your Medicare drug plan will send you a membership card, member handbook, list of covered drugs (called a formulary), pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.

How can I learn more about Medicare drug plans?

- Read or download the “Medicare & You” handbook at <http://go.usa.gov/iDJ> or “Your Guide to Medicare Prescription Drug Coverage” booklet at <http://go.usa.gov/3GG>.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. To get the telephone number, visit www.medicare.gov/contacts. Or, call 1-800-MEDICARE.