

Medicare Part D - Things to Know Before Signing Up

OFFICE OF THE COMMISSIONER OF INSURANCE

PI-222 (R 09/2017)

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.
2. 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.
3. You may enroll in or continue with the SeniorCare program, which is Wisconsin's drug assistance program. Your annual income determines the level of SeniorCare coverage, such as deductibles and copays. SeniorCare is considered creditable coverage because it is expected to pay as much as Medicare prescription drug coverage. Information is available on SeniorCare's Web site, www.dhs.wisconsin.gov/seniorcare, or by contacting SeniorCare at 1-800-657-2038.
4. You do not have to enroll in Medicare Part D in order to keep your existing Medicare Part A and Part B coverage.
5. 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.
6. Medicare Part D plans may vary year to year. You should review your Medicare Part D plan each year to determine whether the plan has changed and whether your prescription drugs that were covered in the past will be covered during the coming year.
7. 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.
8. 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 1-855-677-2783.
9. You may be eligible for help to pay for your Medicare Part D prescription drug costs based on your income and resources. This is known as the federal Extra Help program or the Low-Income Subsidy (LIS). Information is available by contacting the Social Security Administration at 1-800-772-1213 or www.ssa.gov.

10. If you want to know how your health 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 or changing existing Medicare 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 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 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 you receive each year. Additional information may be found by calling CMS at 1-800-Medicare (1-800-633-4227).

The Wisconsin Board on Aging and Long Term Care (BOALTC) is responsible for the Wisconsin Prescription Drug Helpline. You may contact the helpline at 1-855-677-2783 or contact BOALTC at 1-800-242-1060.

The Office of the Commissioner of Insurance publishes several consumer publications to assist Medicare beneficiaries in shopping for insurance. *Medicare Advantage Plans in Wisconsin* and *Wisconsin Guide to Health Insurance for People with Medicare* are available on OCI's Web site at oci.wi.gov or by calling 1-800-236-8517.

If you have a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact the Office of the Commissioner of Insurance (OCI).

To file a complaint online or to print a complaint form:

OCI's Web Site

oci.wi.gov

Phone

1-800-236-8517 (Statewide)
(608) 266-0103 (In Madison)

Mailing Address

Office of the Commissioner of Insurance
P.O. Box 7873
Madison, Wisconsin 53707-7873

E-Mail

ocicomplaints@wisconsin.gov

Please indicate your name and phone number.

Deaf, hearing, or speech impaired callers may reach OCI through WI TRS.