



Medicare Prescription Drug Coverage: How to Join

Medicare offers insurance coverage for prescription drugs through Medicare drug plans. Insurance companies and other private companies approved by Medicare provide these plans. There are many Medicare drug plans available in your area to choose from. You can get information about these plans by reading your “Medicare & You” handbook, calling 1-800-MEDICARE (1-800-633-4227) or visiting the Medicare Prescription Drug Plan Finder search tool at www.medicare.gov on the web.

Once you choose a Medicare drug plan that meets your needs, you should call the company offering the plan and ask, “How do I join your plan?”

Note: If you have prescription drug insurance 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 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 drug plan in the following ways:

- **By paper application.** Contact the company offering the 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 plan.** You may be able to enroll over the phone.
- **By calling 1-800-MEDICARE.** Call 1-800-633-4227 and tell them the name of the Medicare drug plan you want to join.
- **On the plan’s website.** Visit the drug plan company’s website. You may be able to join online.
- **On Medicare’s website.** You may be able to join a drug plan through Medicare’s online enrollment center. The online enrollment center is part of the Medicare Prescription Drug Plan Finder search tool at www.medicare.gov on the web. 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 provide it.

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When can I join?

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

- When you are first eligible for Medicare. This is generally upon turning age 65 or your 25th month of disability benefits. You can join during the period that starts three months before the month you turn age 65, and ends three months after the month you turn age 65. If you join during the three months before you turn age 65, your coverage begins the first day of the month you turn age 65. If you join the month you turn age 65 or during the three months after, your coverage is effective the first day of the month after the month you join.
- From November 15 through December 31 each year. If you enroll between November 15 and December 31, your coverage starts January 1 of the following year.

In certain circumstances, you may have a special opportunity to join a Medicare drug plan at other times. For example, if you are eligible for both Medicare and Medicaid, you can enroll in or change plans at any time. You can also join or change plans

- if you permanently move out of your drug plan's service area;
- if your plan stops offering prescription drug coverage;
- if you qualify after May 15, 2006, for extra help paying for prescription drugs; or
- if you enter, live in, or leave a nursing home.

For most people, joining when you are first eligible means you will pay a lower monthly premium. Waiting and joining after you are first eligible may mean paying a monthly premium penalty.

What happens next?

Once your enrollment is approved, the company offering the drug plan will send you specific materials you will need. These materials include a membership card, member handbook, list of covered drugs, pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.

How can I learn more?

- Look at the “Medicare & You” handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227) for detailed Medicare drug plan information. TTY users should call 1-877-486-2048.
- Read Medicare publications, such as the tip sheet “Comparing Medicare Prescription Drug Coverage” (CMS Pub No. 11110) and the fact sheet, “Medicare Prescription Drug Coverage: Who Can Help Me Apply and Enroll?” (CMS Pub No. 11125). You can get copies by visiting www.medicare.gov on the web.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized counseling (check the back cover of your “Medicare & You” handbook for the telephone number in your state).