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FOR IMMEDIATE RELEASE:

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1-855-677-2783

**Annual Enrollment Period and Misconceptions on Part D-Prescription Coverage**

How many of you have ever thought or made one of the following statements?

- I have a Cadillac Part D plan, there's no need to review it!
- I have had the same plan since I first bought a Part D plan and could not be happier!
- I have the same plan as my sister or neighbor and they are very happy, so I am too!
- I have had insurance with (XXX) company for many years and it has always been good!

Annual enrollment for Part D prescription drug plans begins October 15th and runs through December 7th of 2013 (with coverage beginning January 1). The statements above are a few of many we often hear, but these are not good reasons to avoid reviewing your Part D plan each Annual Enrollment Period.

There are no "Cadillac" plans. There are no "5 star" rated plans in Wisconsin at this time. The longer you've had your Part D plan, the more likely it is that it may not be the best plan for you. Just because someone else's plan is working well for them does not mean that it will be the best for you. And just because you had coverage with the same company that you now have your Part D plan with, is no indication of it being the right Part D plan for you.

All Part D plans are with private insurance companies. They all have a monthly premium, most have an annual deductible, most have co-pays, all have tier levels that help determine the cost of the drugs. All have formularies which make any Part D plan at risk of high cost if one or more of the drugs that you use are not on the formulary. All of these factors work together to set the cost of the plan for each beneficiary. Most of these factors change annually which results in a plan's cost (combination of premium, deductible, and co-pays) being different from year to year. If the costs are not reviewed during the annual enrollment period, it will be too late to change when you find out how much it has changed come January.

EVERYONE NEEDS TO REVIEW THEIR PART D PLAN DURING ANNUAL ENROLLMENT! You can do this yourself or in several other ways, but do it!

- \*You can go to [www.Medicare.gov](http://www.Medicare.gov) and do a "Planfinder" yourself;
- \*You can have a family member or friend help you;
- \*You can go to the local Senior Center or see a Benefit Specialist in your county;
- \*Or, you can call us at the State of Wisconsin MEDIGAP PART D & PRESCRIPTION DRUG HELPLINE.

Our toll-free number is 1-855-67 PART D (1-855-677-2783). There is no cost for our service.

If you are under 60, call the Disability Drug Benefit Helpline at 1-800-926-4862.

Only one beneficiary of the first fifty Part D reviews that this agency has completed this fall was better off staying with their current plan. The average savings by reviewing and changing to the lowest cost plan for 2014 thus far is just under \$1,000. How many beneficiaries would like to start the New Year knowing they saved \$1,000?

By: Rich Eggers;  
Medigap Part D Helpline Counselor