

Frequently asked questions

When can I enroll in a Medicare Part D plan or a Medicare Advantage Plan?

You may sign up during your initial enrollment period when you first become enrolled in Medicare. You can also sign up or change plans during the annual election period, October 15-December 7. Additionally, please call us to determine if you qualify for any special enrollment periods.

What is the coverage gap?

When your drug costs reach the initial coverage limit, you enter the coverage gap, also known as the "donut hole." Here you could pay more out-of-pocket for your drugs. Some drug plans may offer some coverage in the gap. Once your drug costs reach the upper limit of the donut hole, your drug copay is now only 5%.

Am I required to sign up for Medicare Part D?

Medicare Part D is voluntary. However, you must maintain creditable coverage (coverage "as good as Medicare's") to avoid paying a penalty. SeniorCare is considered as good as Medicare Part D. Many employer-sponsored plans are also as good as Medicare Part D; contact your employer plan for verification.

Important Numbers for Help in Understanding Part D

Part D and Prescription Drug Helpline:
Over age 60
1-855-677-2783

Part D Disability Drug Benefit Helpline:
Age 59 or younger
1-800-926-4862

Medigap Helpline:
Help with insurance needs
1-800-262-1060

Medicare: **1-800-633-4227**
www.medicare.gov

Social Security: **1-800-772-1213**
www.ssa.gov



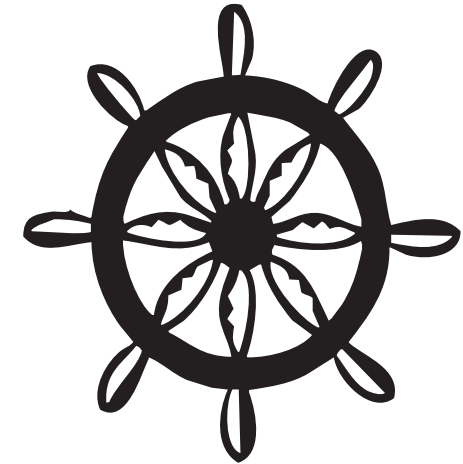
website
email

State of Wisconsin
Board on Aging and Long Term Care
1402 Pankratz St., Suite 111
Madison, WI 53704-4001
longtermcare.wi.gov
boaltc@wisconsin.gov



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication has been created and produced by the State of Wisconsin Board on Aging and Long Term Care with financial assistance, in whole or in part, through a grant from the Centers for Medicare & Medicaid Services, the Federal Medicare Agency. 11/2013



The Wisconsin SHIP

(State Health Insurance & Assistance Program)

Medigap Part D and Prescription Drug Helpline

For 60 and Older

1-855-67-PART D
(1-855-677-2783)

Language translation services available

Contact us for assistance with prescription drug coverage under...

- Medicare Part D plans
- Medicare Advantage - Prescription Drug plans
- Wisconsin SeniorCare
- Veteran or TRICARE benefits
- Employer or Union plan
- Pharmaceutical Assistance Programs

Counselors are available to answer questions about prescription drug coverage, as well as discuss options for coverage.

Please call us at:
1-855-67-PART D
(1-855-677-2783)

Know your rights and options!!

Understanding your options

Medicare Part D is coverage for prescription drugs, offered by private insurance companies. In order to qualify for a Part D plan, you must be enrolled in Medicare Parts A and/or B. You must also live in the service area covered by the Plan.

Medicare Advantage plans replace original Medicare and may or may not offer prescription drug coverage. Unlike traditional Medicare, Advantage plans have their own provider network. In order to qualify for a Medicare Advantage plan, you must be enrolled in Medicare Parts A and B. You must also live in the service area covered by the Plan.

Wisconsin SeniorCare is a state pharmaceutical assistance program. You must be a permanent resident of Wisconsin and be age 65 or older. Copay and deductible amounts vary based on income.

Getting help with your drug costs

Extra Help is available through the Social Security Administration.

Some people with limited resources and income also may be able to get Extra Help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. Many people qualify for these big savings and don't even know it.

Individuals who are Medicaid eligible automatically receive extra help benefits to assist them with the cost of their prescription drugs.

To determine eligibility and/or sign up for Extra Help, contact the Social Security Administration directly at **1-800-772-1213**.