

**Enrollment Periods:**

**Annual Enrollment:** October 15<sup>th</sup> thru December 7<sup>th</sup>

**Initial Enrollment:** When first eligible for Medicare.

**Special Enrollments:** Call us for information on Special Enrollment periods and your eligibility for a **S.E.P.**

**Important Numbers for Help understanding Medicare Part D:**

**Medigap Part D & Prescription Drug**

**Helpline:** 60 & Over      **1-855-677-2783**

**Part D Disability Drug Benefit Helpline:**

Disabled on Medicare      **1-800-926-4862**

**Medigap Helpline:**      **1-800-242-1060**

Help with insurance needs

**Medicare:**      **1-800-633-4227**

(Specific plans)      "1-800-Medicare"

**Or contact your County Benefit Specialist:**

<https://www.dhs.wisconsin.gov/benefit-specialists/index.htm>

**Websites with Part D Information:**

[www.ssa.gov](http://www.ssa.gov) (for Extra help info)

[www.medicare.gov](http://www.medicare.gov)

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**How will  
Medicare PART D  
Affect YOUR Current  
Insurance?**

**Medicare  
Part D  
Prescription Plan**

**Standard Plan:**

Ave Monthly Premium: \$64.66 *National*

**Initial Coverage Limit = \$3,310**

\$360 Deductible

25% of \$2950 worth of Prescriptions

**Gap:** 55% Brand savings

42% Generic savings

**TRUE OUT OF POCKET: \$4,850**

Co-insurance 5% thereafter

**2016**

**Extra Help for those with Limited Income  
and Assets may be available.**

**Contact: Social Security @ 800-772-1213  
to apply.**

## Current Prescription Coverage Impact of Part D If you now have.....

### No Rx coverage or Limited Rx Coverage

- ❖ Beneficiary able to obtain Rx coverage during enrollment periods
- ❖ Penalty if do not enroll during Initial enrollment period unless you have RX coverage “as good as” Part D
- ❖ **Compare all options before deciding**

### Wisconsin SeniorCare (for 65 and over)

- ♣ Reported to continue thru 2015
- ♣ Could have better savings for most beneficiaries
- ♣ Program is creditable (“as good as”) Part D
- ♣ Will Coordinate if enrolled in both SeniorCare And Part D  
(Seniorcare: 1-800-657-2038)

### Medicare Supplement

- Policies purchased after January 1, 2006 will not include any RX provisions, including the diabetic mandate.
- Most policies are not considered “as good as” Part D, contact your insurance company with questions.
- If current policy includes Rx coverages, you may keep it; unless you enroll into Part D.

### Health Insurance Marketplace

- Persons on Medicare do NOT need coverage from the Health Insurance Marketplace. (They would NOT be eligible for any tax subsidies.) If keeping Health Marketplace coverage when Medicare begins, check if coverage is “creditable” for Part D or you may need a Part D Plan.

### Medicare Advantage Plan

- ♣ If you want Part D coverage, you have to enroll into your plan’s prescription coverage.
- ♣ May choose any Part D Rx plan if enrolled in a “Private Fee for Service” Advantage Plan which has no Rx coverage.
- ♣ Need to follow the Advantage Plan’s Enrollment Periods.

### Employer/Retiree Group Plans

- May offer Prescription coverage “as good as” Part D
- May be more costly to the consumer (premiums/co-pays)
- Employer of Retiree Group Plan may decide to drop Rx coverage for retirees on Medicare
- Plan may choose to “wrap around” or supplement Part D
- Check with Employer **BEFORE** enrolling into a Part D plan to avoid risk of losing your Group plan coverage.

### Medical Assistance and Buy-in- Programs (QMB, SLMB, Q1)

- Duals and Buy-in Programs are eligible for “Extra Help”
- Dual-eligible and Buy-In Programs will be automatically be enrolled in Part D plan if one is not chosen.
- Copays <100% FPL-\$1.20/\$3.60 or <135% FPL-\$2.95/\$7.40
- Benchmark Premium \$37.70 w/ *de minimus* of \$2
- Monthly Special Enrollment to change Part D plans

### VA or Tricare Military Coverage

- \* Do not need to enroll into Part D
- \* Coverage is creditable or “as good as” Part D
- \* If you want part D, enroll during Annual Enrollment

### Tribal Members

Check with your Tribal Benefit Specialist how your Tribal benefits coordinate with Medicare Part D.