



How will Medicare PART D Affect YOUR Current Insurance?

Enrollment Periods:

Annual Enrollment: October 15th thru December 7th

Initial Enrollment: When first eligible for Medicare.

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

Important Numbers for Help understanding Medicare Part D:

Medigap Part D & Prescription Drug

Helpline: 1-855-677-2783

Medigap Helpline: 1-800-242-1060

Help with Medicare-related Insurance

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 (for Extra help info)

www.medicare.gov

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Medicare Part D Prescription Plan

Monthly Premiums Range from \$0.00 – \$130.80

May have \$590 Part D Deductible

Out of Pocket Cap \$2,000

Medicare Prescription Payment Plan:
Enrollees may spread their prescription drug costs throughout the remainder of the plan year.

2025

Extra Help for those with limit 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 have RX coverage “as good as” Part D
- ❖ **Compare all options before deciding**

Wisconsin SeniorCare (for 65 and over)

- ♣ Has been extended through 2028 per CMS approvals.
- ♣ 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 the insurance company with questions.
- If current policy includes Rx coverages, beneficiary may keep it; unless enroll into Part D.

Health Insurance Marketplace

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

Medicare Advantage Plan

- ♣ If beneficiary wants Part D coverage, need to enroll into that plan’s prescription coverage.
- ♣ May choose any Part D Rx plan if enrolled in a “Private Fee for Service” Advantage Plan with 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
- Compare costs with employer vs Part D (premiums/co-pays)
- Employer of Retiree Group Plan may decide to drop Rx coverage for retirees on Medicare (can then get Part D)
- Employer may choose to “wrap around” or supplement Part D
- Check with Employer BEFORE enrolling into a Part D plan to avoid risk of losing the Group plan health 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 automatically be enrolled in Part D plan if one is not chosen.
- Copays <100% FPL-\$1.45/\$4.30 or <135% FPL-
- Benchmark Premium
- Quarterly 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 member wants part D, enroll during Annual Enrollment

Tribal Members

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