Enrollment Periods:
Annual Enrollment: **October 15 - December 7**
Initial Enrollment: When first eligible for Medicare.
Special Enrollments: Contact Medicare for information on Special Enrollment periods and your eligibility.

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.medicare.gov

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SHIP
State Health Insurance Assistance Program
Navigating Medicare

87G 9/25 BOALTC

BOARD ON AGING & LONG TERM CARE

How will Medicare PART D Affect YOUR Current Insurance?

Medicare Part D Prescription Plan

Monthly Premiums Range from $0.00 – $113.90

May have up to $615 Part D Deductible

Out of Pocket Cap $2,100

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

2026

Extra Help for Prescription Costs May be Available
Contact the Social Security Administration at 800-772-1213

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)

(1-800-657-2038)

- Could have additional savings for some beneficiaries.
- Program is creditable ("as good as") Part D.
- Will Coordinate if enrolled in both SeniorCare and Part D.

Medicare Supplement

- Policies purchased after January 1, 2006 will not include any prescription coverage provisions.
- 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 may not need coverage from the Health Insurance Marketplace.
- 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.
- 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 Programs
(QMB, SLMB, SLMB+)

- Dual Eligible (Medicaid and Medicare) 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.
- Monthly Special Enrollment Period 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.