

Understanding your options

Medicare Part D is coverage for prescription drugs offered by private insurance companies approved by Medicare. Other forms of drug coverage must offer benefits “as good as” Part D. This “creditable coverage” may avoid incurring a penalty when later enrolling into Part D. To enroll, you must have Medicare Part A and/or B and live in that plan’s service area.

Medicare Advantage plans replace original Medicare A & B and may or may not offer Part D coverage as part of their plan. If the plan offers Part D coverage, it is the only Part D coverage a beneficiary may choose. Advantage plans have defined provider networks. To enroll you must have Medicare Parts A and B and live in that plan’s service area.

Wisconsin SeniorCare is a State Pharmaceutical Assistance Program (SPAP) for Wisconsin residents aged 65 and older. SeniorCare’s level of coverage will vary based on income.
dhs.wisconsin.gov/seniorcare

Important Numbers for Help in Understanding Part D

Part D and Prescription Drug Helpline:
Age 60 or older
1-855-677-2783

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

Medigap Helpline:
Help with insurance needs
1-800-242-1060

Medicare: 1-800-633-4227
www.medicare.gov
Social Security: 1-800-772-1213
www.ssa.gov



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Madison, WI 53704-4001
1-855-677-2783
longtermcare.wi.gov
BOALTCRXHelpline@wisconsin.gov



Medigap Part D & Prescription Drug Helpline

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

We help consumers aged 60 and over meet prescription coverage needs.

A part of the Wisconsin SHIP

Language translation services available

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

- Medicare Part D plans
- Medicare Advantage - Prescription Drug plans
- Wisconsin SeniorCare
- Veterans, TRICARE, or ChampVA benefits
- Employer or Union plan
- Pharmaceutical Assistance Programs and Coupons
- Pharmacy concerns
- Annual review

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

Please call us at:

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

Know your rights and options!!

Enrollment Periods:

- Initial:** When first eligible for Medicare
- Annual:** October 15th thru December 7th
- Special:** Call the Helpline for eligibility and info on Special Enrollment Periods

Frequently asked questions

How do I select the best Part D plan for me?
Every Part D plan is different, so beneficiaries need to review annually to select the best plan which fits their prescription needs. On www.Medicare.gov, a planfinder tool used by the Helpline assists in identifying the most suitable drug plans meeting a caller's needs. The medication list, pharmacy choice, income level, place of residence, and other available benefits are variables which influence the best possible Part D option. Call the Helpline if you need assistance.

Am I required to enroll in a Medicare Part D plan? No. Medicare Part D is voluntary, but unless a beneficiary has some form of "creditable drug coverage," penalties will accrue. These penalties apply if and when the person does enroll in Part D coverage.

Part D Coverage Explained. There are Four Coverage Phases of Medicare's Part D Program. Throughout the year, prescription drug plan costs may change depending on the coverage phase. In a Medicare Part D plan, you move through these coverage phase: **deductible (if applicable or not waived by the plan), initial coverage, coverage gap, and catastrophic coverage.** By running the Plan Finder at www.Medicare.Gov with a specific drug list, the best estimates of dollar cost amounts for each phase can be viewed.

Getting help with your prescription drug costs.

Low Income Individuals may qualify for Extra Help through the Social Security Administration.

Some people with limited income and resources may be able to get Extra Help to assist in paying for their prescription costs — monthly premiums, annual deductibles, prescription co-pays — related to a Medicare Part D drug plan. Many people are not aware that they may qualify for these benefits.

Individuals who are starting or who are already on a Medicaid program will automatically be eligible to receive Extra Help to assist them with the cost of their prescription drugs. Helpline counselors can assist in understanding the resulting changes. Contact your local Aging and Disability Resource Center for Medicaid program eligibility.

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