

# *12 Things to Know Before Signing up for Medicare Part D*

OFFICE OF THE COMMISSIONER OF INSURANCE

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The following is a list of things all seniors should know before signing up for Medicare Part D Prescription Drug Plan (PDP):

1. Participation in the Medicare Part D program is voluntary. If you don't do anything, your existing outpatient prescription drug coverage and Medicare supplement policy will remain the same.
2. You can continue with the SeniorCare program until you receive notice informing you otherwise.
3. You do not have to enroll in Medicare Part D in order to keep your existing Medicare Part A and Part B coverage.
4. You do not have to buy any additional insurance products to be eligible to enroll in Medicare Part D and all seniors should be wary of any individual who uses a Part D sales pitch to sell other insurance products.
5. If you enroll in a Medicare Part D PDP, you will receive an amendment to your existing Medicare supplement policy and the amendment will remove all outpatient prescription drug benefits under your policy.
6. If you enroll in a Medicare Part D PDP, your Medicare supplement policy will be amended to remove the benefits covering prescription medication for treatment of diabetes and insulin and supplies associated with the injection of insulin. These benefits will be provided by the Medicare Part D PDP but will be subject to the deductible, coinsurance and co-payments associated with the PDP coverage.
7. If you change your mind after you have enrolled in a Medicare Part D PDP, you will not be able to reinstate the outpatient prescription drug coverage you have had under your Medicare supplement policy.
8. You will have an open-enrollment period from November 15, 2008, to December 31, 2008, to enroll in a Medicare Part D PDP.
9. You may be subject to enrollment penalties if you delay enrolling in a Medicare Part D PDP until after December 31, 2008.
10. Medicare Part D PDPs have monthly premiums and may have deductibles and coinsurance and co-payment requirements. Information regarding covered medications, costs, and coverage areas will be available on Medicare's Web site: [www.medicare.gov](http://www.medicare.gov).
11. You may be eligible for help to pay for your Medicare Part D prescription drug expenses and/or premiums

based on your income. Information is available by contacting the Social Security Administration at 1-800-772-1213 or [www.ssa.gov](http://www.ssa.gov).

12. If you are covered by Medicare and Medicaid and do not make a choice among the PDP plan options by December 31, 2008, Medicare will automatically enroll you in a Medicare Part D PDP that it chooses.

Before enrolling in Part D, seniors should review how their current drug coverage will be affected, determine how much their annual out-of-pocket expense for prescription medications will be, determine what the Part D coverage will be annually for premiums, deductibles and co-pays, and determine if they are eligible for a subsidy to cover expenses under Part D.

The Centers for Medicare and Medicaid Services (CMS) publishes a listing of the Medicare Part D PDPs that can offer outpatient prescription drug coverage to Wisconsin Medicare beneficiaries. The list of these PDP plans is published in the *Medicare & You* booklet that you receive each year. Additional information can be found by calling CMS at 1-800-Medicare (1-800-633-4227).

The Office of the Commissioner of Insurance publishes several consumer guides to assist seniors in their shopping for insurance. *Medicare Advantage Plans in Wisconsin* and *Wisconsin Guide to Health Insurance for People with Medicare* can be ordered free from the agency by writing to OCI publications, P.O. Box 7873, Madison, WI 53707-7873, calling 1-800-236-8517 or visiting the OCI Web site at [oci.wi.gov](http://oci.wi.gov).

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[OCI's World Wide Web Home Page](http://oci.wi.gov)  
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Telephone Message System  
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