

Medicare Part D - Things to Know Before Signing Up

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

1. Participation in the Medicare Part D program is voluntary.
2. You may have to pay enrollment penalties (higher [premiums](#)) if you do either of the following:
 - Delay enrolling in a Medicare Part D PDP when you first become eligible for Medicare, or
 - Wait until you have been without [creditable prescription drug coverage](#) for 63 continuous days.
3. You may enroll in or continue with the SeniorCare program, which is Wisconsin's drug assistance program. Your annual income determines the level of SeniorCare coverage, such as [deductibles](#) and [copays](#). SeniorCare is considered creditable coverage because it is expected to pay as much as Medicare prescription drug coverage. Information is available on the SeniorCare website, dhs.wisconsin.gov/seniorcare, or by contacting SeniorCare at 1-800-657-2038.
4. You do not have to enroll in Medicare Part D in order to keep your existing [Medicare Part A](#) and [Part B](#) coverage.
5. You do not have to buy any additional insurance to be eligible to enroll in Medicare Part D, and all Medicare beneficiaries should be wary of any individual who uses a Part D sales pitch to sell other insurance products.
6. Medicare Part D plans may vary from year to year. You should review your Medicare Part D plan each year to determine if the plan has changed and whether your prescription drugs that were covered in the past will be covered during the coming year.
7. You will have an [annual enrollment period](#) between October 15 and December 7 of each year to enroll in or switch your Medicare Part D PDP. Coverage begins on January 1.
8. Medicare Part D PDPs have monthly premiums and may have deductibles, [coinsurance](#), and [copayment](#) requirements. Information regarding covered medications, costs, and coverage areas is available on the Medicare website, [medicare.gov/drug-coverage-part-d](https://www.medicare.gov/drug-coverage-part-d), or by contacting the Wisconsin Prescription Drug Helpline at 1-855-677-2783. (Those under age 60 should call the Disability Drug Helpline at 1-800-926-4862.)
9. You may be eligible for help to pay for your Medicare Part D prescription drug costs based on your income and resources. This is known as the federal Extra Help program or the Low-Income

Subsidy (LIS). Information is available by contacting the Social Security Administration at 1-800-772-1213 or ssa.gov/medicare/part-d-extra-help.

10. If you want to know how your health coverage will be affected by enrolling in a Medicare Part D PDP, you can talk to an insurance counselor at the Medigap Helpline at 1-855-677-2783.

Before enrolling in or changing your existing Medicare Part D coverage, Medicare beneficiaries should:

- Review how their current drug coverage will be affected.
- Determine how much their annual [out-of-pocket expense](#) for prescription medications will cost.
- Determine what Part D coverage will be annually for premiums, deductibles, and copayments.
- 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 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 beneficiaries receive each year. Additional information may be found by calling CMS at 1-800-Medicare (1-800-633-4227).

The Wisconsin Board on Aging and Long Term Care (BOALTC) is responsible for the Wisconsin Prescription Drug Helpline and serves those aged 60 and over. You may contact the helpline at 1-855-677-2783 or contact BOALTC at 1-800-242-1060. They also provide counseling to people under 60, however, because of funding allocations, those under 60 should contact the Disability Drug Benefit Helpline at 1-800-926-4862 for their Part D prescription needs.

The Office of the Commissioner of Insurance publishes several consumer publications to assist Medicare beneficiaries in shopping for insurance, such as the Medicare Advantage Plans in Wisconsin publication (oci.wi.gov/Pages/Consumers/PI-099.aspx) and the Wisconsin Guide to Health Insurance for People with Medicare (oci.wi.gov/Pages/Consumers/PI-002.aspx).

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance
125 South Webster Street, P.O. Box 7873
Madison, WI 53707-7873

Phone: 608-266-3585
Phone: 1-800-236-8517
Fax: 608-266-9935
Email: ociinformation@wisconsin.gov
Website: oci.wi.gov

See full disclaimer and copyright permissions: oci.wi.gov/Publications