



## Medicare Prescription Drug Coverage (Part D)

September 14, 2006

**Medicare Prescription Drug Coverage (Part D)** helps cover your prescription drug costs. Part D plans are offered through private companies and cover both generic and brand name drugs. You can receive Part D coverage through a stand-alone drug plan or through a Medicare Advantage Prescription Drug plan. Some beneficiaries may also have credible drug coverage as part of their employer or retiree plan. Most beneficiaries will pay a monthly premium for Part D and coinsurance/copay for prescription medications. In addition, some Part D plans may have a deductible.

### **There are certain times at which you can enroll in Medicare Part D:**

- **Initial Enrollment Period**-This time consists of 3 months before Medicare eligibility, the month of eligibility, and 3 months after Medicare eligibility
- **Annual Coordinated Election Period**- This is November 15<sup>th</sup> through December 31<sup>st</sup> of each year. Keep in mind that you may pay a penalty if you do not sign up for Part D when you are first eligible. At this time, you can enroll in a Part D plan if you did not do so when you were first eligible. You can also change Part D plans during this time period.
- **Special Enrollment Periods**-Certain situations such as moving out of the plan's service area, involuntary loss of credible coverage, or entering/residing in/leaving a long-term care facility will allow for enrollment into a Part D plan outside of an enrollment period. There may be other exceptional circumstances that may warrant a Special Enrollment Period.

For more information and assistance in choosing a Medicare Part D, visit [www.medicare.gov](http://www.medicare.gov) or call GA Cares at 1-800-669-8387.

### **Extra help is available**

If you have a limited income, you may qualify for extra help paying for the prescription drug coverage. Please contact GA Cares 1-800-669-8387 for more information regarding extra help. You can also access the Low Income Subsidy application online at [www.benefitscheckup.org](http://www.benefitscheckup.org).

For more information regarding the Low Income Subsidy, visit: <http://www.cms.hhs.gov/States/Downloads/PartnersHelpBenes.pdf>