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Choosing Medicare drug coverage

Once you become eligible for Medicare, even if you don't use a lot of prescription drugs, you may want to consider getting Medicare drug coverage to help lower your drug costs and avoid a late enrollment penalty. You can join or switch drug plans between October 15–December 7 each year, with your coverage beginning January 1 of the following year.

What should I think about when choosing drug coverage?

- Decide if you should get Medicare drug coverage or keep coverage you have, like from a current or former employer.
- If you have drug coverage now, ask your plan if it's "creditable prescription drug coverage." This means your plan pays, on average, at least as much as standard Medicare drug coverage pays. If you're eligible for Medicare and go 63 days or more in a row without creditable prescription drug coverage, in most cases you'll have to pay a late enrollment penalty when you sign up for Medicare drug coverage later. This penalty lasts for as long as you have Medicare drug coverage.
- Ask your current plan how joining Medicare drug coverage will affect your coverage with them.

How will I get Medicare drug coverage?

How you get Medicare drug coverage depends on if you keep Original Medicare (which includes Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance)) or choose to join a Medicare Advantage Plan (or other Medicare health plan) with drug coverage.

- If you keep Original Medicare, you can join a separate Medicare drug plan.
- If you join a Medicare Advantage Plan with drug coverage, you'll get your Part A, Part B, and prescription drug coverage, from one plan.

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find plans in your area.

Tips for choosing a plan

Costs

- Even if you aren't taking many drugs right now, get peace of mind and avoid a potential late enrollment penalty by choosing a plan with a low monthly deductible.
- To spread your costs across the entire year, look for plans with a low or no deductible.
- If you have limited income and resources, "Extra Help" is a Medicare program that helps pay Medicare drug coverage costs like premiums, deductibles, and coinsurance.

Coverage

- Are the specific drugs you take on the plan's formulary (list of covered drugs)?
- Does the plan offer low or no copays for generic drugs?
- Does the plan have a high star rating? Medicare uses member satisfaction surveys, plans, and health care providers to give overall performance star ratings to plans. Plans with a 5-star rating are considered excellent.

Convenience

- Check that your favorite pharmacy is in-network.
- If you travel often, check that a plan has pharmacies available wherever you like to go.

Visit [Medicare.gov/drug-coverage-part-d](https://www.Medicare.gov/drug-coverage-part-d) for more information on how Medicare drug plans work. You can also download the booklet "Your Guide to Medicare Drug Coverage" at [Medicare.gov/publications](https://www.Medicare.gov/publications).

Get help choosing Medicare drug coverage

- Call your State Health Insurance Assistance Program (SHIP) for free, personalized health insurance counseling. Visit [shiphelp.org](https://www.shiphelp.org), or call 1-800-MEDICARE to find the phone number for your state.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Important: If you have employer or union coverage, call your benefits administrator before you make any changes to your coverage.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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