

# Should I Enroll in Medicare Prescription Drug Coverage (Part D)?

For new beneficiaries: Do you currently have Medicare Part A and/or Part B?

YES

NO

Do you currently have any prescription coverage?

You are currently NOT eligible for Part D.

YES

NO

Do you have prescription coverage through your state Medicaid?

You may want Part D. You can get Part D by enrolling in a private, Medicare-approved plan. For more information, call your local State Health Insurance Assistance Program (SHIP).

YES

NO

Medicare, not Medicaid, will now provide coverage for most of your prescriptions.

If you do not choose a Part D plan, Medicare will randomly assign you one. Be sure that the plan best meets your needs. You may switch drug plans at any time.

... through the VA, TRICARE, or FEHBP?\*

YES

NO

You may keep your current prescription coverage and/or join a Part D plan.\*\*

... through a union, former employer, or another source?\*

YES

Look for a "creditable coverage" notice from your insurer. If your coverage is not creditable and you do not enroll in a Part D plan, you may be charged a penalty to enroll in Part D later.\*\*

\* Contact your current insurer before making any changes. Find out if your current coverage will continue or not. You may lose certain benefits for joining a Part D plan. Others may require you to join a Part D plan.

\*\* Cost-compare (including premiums, caps and limits, deductibles, copays or co-insurance) your current coverage versus a Part D plan. You may save money by joining a Part D plan.

Note: If you are age 65 or older or you receive Social Security or Railroad Retirement Disability Insurance, you may be eligible for Medicare. Contact your local SHIP for more information on Medicare eligibility.

For more information, contact your local State Health Insurance Assistance Program (SHIP).