

Medicare Prescription Drug Coverage Pick the Plan that's Best for **YOU**

For the first time, Medicare is offering insurance coverage for prescription drugs. This new coverage is known as Medicare Part D. People with Medicare will have to make decisions about signing up for this coverage. If you're thinking about signing up for a Medicare prescription drug plan, you should know that all plans are different. It's important to pick a plan that's best for you.

As you look at the different plans offered in your state, think about these five questions. There may be other questions you need to ask. These questions will help you get started so you can pick the plan that's best for you.

Questions To Think About When Reviewing Medicare Prescription Drug Plans

1. Do I have information about all the plans offered in my state?

- Before you can judge the plans, you need to know about all the plans offered in your state.
- In mid-October, the government will send out the *Medicare & You 2006* handbook. It will list the plans offered in your state.
- If you do not have this handbook by then, call **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048.

2. What are my up-front costs for each plan?

- When choosing a Medicare prescription drug plan, you should know how much your up-front costs will be.
- Up-front costs may include a premium each month and/or a yearly deductible.
- You may see that different plans charge different amounts for the monthly premium and/or the yearly deductible. Just keep in mind that the best plan for you may not be the cheapest one.

3. Does the plan cover the drugs I need now and the drugs I may need in the future?

- It's important to find out if the drugs you care about are covered by each plan in your state.
- Find out which drugs are covered by each plan.
- Check with each plan to see it covers the drugs you're taking now.

4. Are there any extra steps required by the plan to get my drugs?

- Be sure to ask each plan how easy it is to get the drugs your doctor prescribes.
- You, your doctor, or your pharmacist may need to take extra steps before some prescriptions can be filled.
- Call the plans in your state to see if they require any extra steps to get your drugs.

5. How much do I pay for each drug?

- Find out how much you will pay for each drug.
- Your share of drug costs may be different from plan to plan and from drug to drug.
- It's important to find this out before you choose a Medicare prescription drug plan.

WAYS TO GET THE INFORMATION YOU NEED

- In mid-October, the government will send out the *Medicare & You 2006* handbook. It will list the plans offered in your state. If you do not have this handbook by then, call **1-800-MEDICARE** (1-800-633-4227). TTY users should call 1-877-486-2048.
- In October, you will start to hear from insurance firms about their Medicare prescription drug plans. Put everything you receive from Medicare prescription drug plans in one place. You might want to call the plans directly.

IMPORTANT TIPS

- Put everything you receive from Medicare prescription drug plans in one place. Read all the materials you are sent so you can pick the plan that's best for you.
- You may also want to consider writing down drugs that you think you may need later. It's better to find out if the plan covers these drugs now than to find out that they are not covered once you need them.
- Review plans to see if they require extra steps to get your drugs.
- Just keep in mind that the best plan for you may not be the cheapest one.