

(3) Prescription Options:

In order to avoid a Late Enrollment (lifetime) Penalty, options for Prescription coverage include a Medicare Part D Plan or other [Creditable Coverage](#) for Part D, like VA, Indian Health Services, Employer Insurance, etc. In WI, there is a State Pharmaceutical Assistance Program (SPAP) called SeniorCare which is a [Creditable Coverage](#) for Part D.

Part D: Enrollment is usually a calendar year with annual open enrollment Oct 15-Dec 7		SeniorCare: 12-month enrollment based on the application/enrollment date
<ul style="list-style-type: none"> OCI's Medicare Part D- Things to Know Before Signing Up (Mentions SeniorCare) 	(Included Below)	SeniorCare is creditable coverage for Part D. WI DHS Webpage for SeniorCare - Info, appl. and appl. instruction links Note: Some good publications include: <ul style="list-style-type: none"> Information about SeniorCare Frequently Asked Questions Covered Drugs Fact Sheet Spendedown and Deductible SeniorCare Member Handbook SeniorCare Application & Info
<ul style="list-style-type: none"> SHIP's Medicare Minute 2020: Choosing Your Part D Prescription Drug Coverage 		
<ul style="list-style-type: none"> Medicare's Things to think you compare Medicare drug coverage 		
<ul style="list-style-type: none"> NCOA's Medicare's Part D Plan Checklist 		
<ul style="list-style-type: none"> Medicare.gov's Publication: Your Guide to Medicare Prescription Drug Coverage 		

Need help with a comparison for Advantage Plans or Part D plans?

Once you get your Medicare info/new card, let me know if you'd like assistance signing up for Part D with [Medicare's PlanFinder](#). It can take 10-14 days or so for enrollment, and services usually start the month after processing is complete.

If you'd like me to run a PlanFinder comparison for you that will list the top three most cost-effective plans based on your current prescriptions, just fill out and return the [EBS PlanFinder Comparison Request form/info packet](#). It's a fillable **and** printable pdf form.

As long as you have creditable coverage, you won't accrue any Late Enrollment (lifetime) Penalty.

You can purchase medications as cost-effectively as you wish. Sometimes this can include:

- Purchasing meds within a Part D Plan to meet the deductible (see above)
- Purchasing meds as a SeniorCare member (see above)
- Checking [WalMart's \\$4 Formulary](#) to see if your medication is on their list
- Using [Walgreen's Prescription Savings Club](#) (annual membership applies).
- Using a drug discount card like [NeedyMeds](#). Note: Drug discount cards are NOT creditable coverage and cannot be used with insurance. Plastic cards can be picked up at the ADRC from the EBS or ordered online.
- Programs like [Good Shepherd Pharmacy](#) can also help with medications costs.

=o) You made it to the end! =o) Let me know how I can help,
C.

Attached/Following:

- SHIP Resource 2929: Choosing your Prescription D Coverage

Choosing Your Part D Prescription Drug Coverage

Medicare Part D, the prescription drug benefit, is the part of Medicare that covers most outpatient prescription drugs. Part D is offered through private companies either as a stand-alone prescription drug plan (PDP), for those enrolled in Original Medicare or, a set of benefits included with your Medicare Advantage Plan.

Make sure to find a plan that meets your specific prescription needs. Know which prescriptions you take, including their dosages and usual costs, and the pharmacies you regularly use.

Consider these factors before choosing a plan:

Drug coverage

- Are my prescriptions on the plan's formulary?
- Does the plan impose any coverage restrictions, such as prior authorization or step therapy?
- If the plan does not cover a medication I take, does it cover one that will work for me? (Ask your doctor.)

Costs

- How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need?
- How much will I pay for monthly premiums and the annual deductible?
- What will I pay for my drugs during the coverage gap?
- How much will I have to pay for brand-name drugs? How much for generic drugs?
- If a drug I take has a very high coinsurance, is there a drug I can take that will cost less? (Ask your doctor.)
- Am I eligible for Extra Help or a State Pharmaceutical Assistance Program (SPAP)?

Pharmacy network

- What is the service area for the plan?
- Can I fill my prescriptions at the pharmacies I use regularly?
- Can I fill my prescriptions when I travel?
- What are the coverage options and costs if I visit out-of-network pharmacies?
- Can I get prescriptions by mail order?

Coordination with other insurance

- Will Part D work with other coverage I have to lower my costs?
- Do I need to enroll in Part D if I have other creditable coverage?
- Do I need to enroll in Part D if I have job-based drug coverage?

When can I enroll in a Part D plan?

You can sign up for Part D for the first time during:

- **Your Initial Enrollment Period (IEP):** The IEP is the three months before your 65th birthday month, your 65th birthday month, and three months after your 65th birthday month.
- **April 1 to June 30:** If you missed your Initial Enrollment Period and signed up for Part A and Part B during the General Enrollment Period (January 1 through March 31 each year), then you can sign up for Part D for the first time between April 1 and June 30 of that same year.
- **Special Enrollment Period (SEP):** If eligible, you can use an SEP to sign up for Part D for the first time. There are many different SEPs that apply to different situations, such as if you had employer drug coverage that terminated.

You can change your Part D coverage during:

- **Medicare's Open Enrollment:** If you are already enrolled in a Part D plan, you can make changes to your coverage during Medicare's Open Enrollment, which spans October 15 through December 7 of each year. Your Part D coverage becomes effective January 1 of the following year. Part D plans may change their costs and formularies from year-to-year, so it is important to review your current plan and Annual Notice of Change to learn if premium or deductible prices will change and if your drugs will still be covered next year.
- **Special Enrollment Period:** There are a number of SEPs that allow you to change your Part D coverage. You should speak with a SHIP counselor if you think you may qualify for an SEP, such as if you move and need to enroll in a new plan in a new service area.

How can I enroll in a Part D plan?

You have several options for enrolling in plans, either through the government, government-funded services, or directly through the plans.

You can use Medicare's Plan Finder tool to find plans in your area. Medicare Plan Finder will show you estimated Part D costs as well as more specific details about your Part D covered drugs. This tool allows you to compare plans and choose a plan that works best for you. Visit www.medicare.gov/plan-compare to use the tool.

- You can use the Medicare Plan Finder to enroll in a plan.
- You can enroll in a plan by calling 1-800-MEDICARE (1-800-633-4227).
- You can enroll in a plan by calling the plan directly or through the plan's website.
- If you need help finding or enrolling in a Part D plan, contact your State Health Insurance Assistance Program (SHIP) for unbiased counseling and assistance.

How do I protect myself from prescription drug or pharmacy fraud?

Medicare prescription drug or pharmacy fraud occurs when Medicare is billed for a prescription that you did not receive, or if you are purposefully given a different prescription than the one your doctor prescribed.

To protect yourself from potential fraud, errors, or abuse:

- Do not give out your Medicare number or other personal information to unknown individuals in exchange for services or benefits
- Be suspicious of "free" or "discount" offers for prescription drugs and calls from numbers you do not recognize
- Always read the Explanation of Benefits from your Part D drug plan to make sure you recognize the names of the providers and prescriptions listed on the notice

If you suspect potential pharmacy or prescription drug fraud, errors, or abuse, report your concerns to your local Senior Medicare Patrol.

Who can I contact if I have questions?

1-800-MEDICARE: Contact Medicare (1-800-633-4227) to verify your enrollment or get answers to your enrollment and coverage questions.

Part D or Medicare Advantage plan: Contact your plan if you have questions about the drugs it covers and how much they cost.



LOCAL HELP FOR PEOPLE WITH MEDICARE



State Health Insurance Assistance Program: Contact your SHIP if you have questions about choosing a Part D plan. SHIPs provide one-on-one help reviewing your coverage options or making coverage changes. SHIPs provide local, trusted, unbiased Medicare counseling.

Senior Medicare Patrol (SMP): Contact your SMP if you receive calls, mail, or emails that seem suspicious, or if you suspect a person of using improper, misleading, or fraudulent sales tactics. SMP representatives can teach you how to spot and protect yourself from potential Medicare fraud.

SHIP and SMP contact information

These programs have developed creative, safe, and socially distanced ways to continue serving the public during the COVID-19 pandemic.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-242-1060	SMP toll-free: 1-888-818-2611
SHIP email: Not available	SMP email: smp-wi@gwaar.org
SHIP website: http://longtermcare.wi.gov/	SMP website: https://gwaar.org/senior-medicare-patrol FB page: @WisconsinSeniorMedicarePatrol
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org
SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2020 Medicare Rights Center www.medicareinteractive.org November 2020 Medicare Minute. The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. <i>This document was supported, in part, by grant numbers 90SATC0002 and 90MPPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i>	

Local State Health Insurance Assistance Program (SHIP) contact information	Wisconsin Senior Medicare Patrol (SMP) contact information
<p>Sawyer County's Elder Benefit Specialist Aging & Disability Resource Center- North</p> <p>Carol Martin, EBS Toll-free: 1-866-663-3607 x205 Email: cmartin@sawverhs.hayward.wi.us</p> <p>Website: https://sawvercountygov.org (Elder Benefits page!)</p>	<p>Toll-free: 1- 888-818-2611 Email: smp-wi@gwaar.org</p> <p>Website: https://gwaar.org/senior-medicare-patrol</p> <p>FaceBook: @WisconsinSeniorMedicarePatrol</p>
<p>To find a SHIP in another state: Call 877-839-2675 or visit www.shiphelp.org</p>	<p>To find an SMP in another state: Call 1-877-808-2468 or visit www.smpresource.org</p>
<p>Additional Resources:</p> <ul style="list-style-type: none"> • The Medigap Helpline 1-800-242-1060 • The Medigap Part D & Prescription Drug Helpline 1-855-677-2783, for WI residents 60+ • The Disability Drug Benefits Helpline 1-800-926-4862, for WI residents under age 60 • Or online via WI DHS' webpage: Medicare Counseling for Wisconsin Residents https://www.dhs.wisconsin.gov/benefit-specialists/medicare-counseling.htm 	
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org/</p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	