

Persons with Disabilities and Prescription Drug Coverage

If you receive **Medicaid only** and you do NOT receive Medicare, you are NOT eligible for Medicare Prescription Drug Coverage (Medicare Part D) and cannot enroll.

If you receive **Medicare only** and no other health insurance plan covers your prescription drugs, you should apply for Medicare Prescription Drug Coverage (Medicare Part D) during the **annual enrollment period from November 15 to December 31**. **If you're already enrolled, you should make sure that your plan continues to meet your needs.**

If you are **“dual eligible”** for both Medicare and Medicaid, you should now receive your main prescription drug coverage from Medicare Part D. If you are not enrolled in a Medicare Part D Prescription Drug Plan and you do not have other drug coverage, please contact the resources below to assist you.

If you already participate in a **private or work-related health insurance plan**, you should contact your health plan administrator before making any change to your prescription coverage. If your current coverage is as good as, or better than, Medicare Part D (and you have a letter from your plan stating this), you can keep your current coverage and there will be no penalty if you sign up for Part D later. In a few cases, Medicare Part D enrollment could cancel your whole private or work-related health plan, so be sure to find out how Part D enrollment will impact your current health benefits.

What is Medicare Prescription Drug Coverage (Medicare Part D)?

√ As part of the Medicare Modernization Act in 2003, Congress approved a new prescription drug coverage for Medicare to start January 2006.

√ Medicare Prescription Drug Coverage will take the place of current Medicaid prescription drug coverage for people who have both Medicare and Medicaid.

How does a drug plan work?

√ Each Medicare Prescription Drug Plan has a list of the drugs it covers called a “formulary”. If your plan doesn't cover a drug you take, work with your doctor to file an exception to the plan for “coverage determination” or find a substitute drug. Individuals enrolled in Medicaid, QMB, SLMB, and QI-1 can change plans every month if the current plan is not working.

How do I find out if a plan covers my medicines or get more help?

√ You may call **1-800-MEDICARE (1-800-633-4227)** / TTY: **1-877-486-2048** or visit the www.medicare.gov web site.

√ OR call the **Michigan Medicare and Medicaid Assistance Program** at **1-800-803-7174** or visit their www.MyMMAP.org web site.

What if someone from a drug plan calls me?

√ You should not give out your name, Social Security number, or any other identifying information unless you made the call to them.

(continued overleaf)

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(continued from overleaf)

I'm already enrolled in a Medicare Prescription Drug Plan (Medicare Part D). Why should I be concerned?

√ Your income, assets, and/or family size may have changed. Drug plan premiums, co-pays and formularies may have changed. **You need to check to make sure that your current plan will still work for you next year.**

√ If your income or assets went down or your family got larger, you may now be eligible for “extra help” low income subsidy.

√ If your income or assets increased or your family size went down, you may have higher co-pays or you may no longer be eligible for “extra help” and may need to pay higher premiums or change drug plans.

√ If you have not qualified for Medicaid since July, you will not be “dual eligible” for Medicare purposes until you are enrolled in Medicaid again and you will not be automatically enrolled for “extra help” low-income subsidy.

How do I enroll in a plan I choose?

√ To enroll in a plan or choose another plan, you must call the company offering the plan or **1-800-MEDICARE (1-800-633-4227) / TTY: 1-877-486-2048**. **Open enrollment begins on November 15 and continues through December 31. In order to assure a smooth transition to a new plan, enroll early!**

I got stuff in the mail but I don't understand what to do. Where can I get help?

√ Call the **Michigan Medicare and Medicaid Assistance Program** at **1-800-803-7174** or visit their www.MyMMAAP.org web site.

√ Or call **1-800-MEDICARE (1-800-633-4227) / TTY: 1-877-486-2048** or visit the www.medicare.gov web site.

I live with someone who is also on Medicare. Do we have to use the same drug plan?

√ No. Each person should choose a plan that best meets his or her need. Different co-pays, premiums or deductibles may apply to each person's situation and plan choice.

What happens if I don't enroll when I should have?

√ You may have a late enrollment penalty that will cause you to have higher monthly premiums and you may have to wait to enroll until the next annual enrollment period from November 15 until December 31.



MJOB COALITION



For alternate formats, please contact Disability Network / Michigan at 1-888-255-2457

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