



Community Services for Seniors and Family Caregivers

Enrolling in the Medicare Prescription Drug Plan & Choosing a Plan that Works Best for You

Before enrolling, ask the following questions:

- What drug plan do I currently have?
- Does your existing plan cover all of your drugs and allow you to use your pharmacies at a low cost?
- Do I have a Medicare Advantage Plan?
- Am I eligible for the low-income subsidy?
 - Contact the Social Security Administration at 1-800-772-1213 to see if you may qualify for the low-income subsidy.

Step 1: Gather an accurate list of current medication

- Contact your pharmacies to ask for a complete list of the drugs you have been taking for the last 6 months.
- Ask your doctor about any other drugs that have been prescribed for you that you were not able to get from the pharmacy.
- Write the names of all the drugs and pharmacies you use in the boxes on the "Prescription Drug History Form" handout.

Step 2: Compare Prescription Drug Plans

- Go to the www.medicare.gov website or call 1-800-MEDICARE to find out which plans cover your drugs and allow you to use your pharmacies.
- If using the above website, Click on "Find a Medicare Prescription Drug Plan"
- Enter your prescriptions and the pharmacies you shop at.

Step 3: Look at the Prescription Drug Plans

- The www.medicare.gov database will let you know which plans cover your medicine at your pharmacy. You will then be able to compare plans and enroll online or by calling the plan directly.
- Remember to look at personal preferences such as cost, coverage, and convenience in making a decision.
- You may want to compare plans with regard to the premium, deductible, and co-payment.
- If mail order is important, make sure to sign up for a plan that has a mail order option.
- See the list of questions on the back to choose the best plan for you.

Is the Medicare Prescription Drug Plan Right for You?

Q: Does your existing plan cover all of your drugs and allow you to use your pharmacies?

A: If so, you should probably keep the plan you have, unless a Medicare Prescription Drug plan:

- 1) Covers all of your drugs
- 2) Allows you to use your pharmacies
- 3) Charges you less for your medicine.

If So, Which Medicare Prescription Drug Plan is Right for You?

Q: Which Medicare Prescription Drug Plan should I choose?

A: You should probably choose a plan that covers all of your drugs and allows you to use your pharmacies, but you should find out which plan/s charge you the lowest amount for your medicine.

Q: Which Medicare Prescription Drug Plan will be the least expensive?

A: You should also find out which plans cover the most drugs and have the lowest drug co-payments. Keep in mind the three most important considerations are cost, coverage, and convenience. The plan that best fits these criteria is most likely the plan for you.

Q: What if the Prescription Drug Plan does not cover all of my medications?

A: Choose a plan that covers the most of your medications and the most expensive of those medications. If none of the plans do, the plan may make an exception with a doctor's recommendation. Have your doctor send a letter to your Medicare Prescription Plan stating the reason for the exception. Or you may have to talk to your doctor to change your prescription.

Q: What if the Prescription Drug Plan does not accept my pharmacy?

A: You can choose a different plan that accepts your pharmacy. Call your pharmacy to ask which plans they accept. However, it may be more important to have better coverage and move to a different pharmacy.

To summarize, when you choose a Prescription Drug Plan that is right for you, remember to look for the following:

- ✓ The plan that covers the most of your medications
- ✓ The plan that covers the most expensive of your medications
- ✓ The plan that has the lowest drug co-payments
- ✓ The plan that has the lowest premium and yearly deductible
- ✓ The plan that accepts your pharmacies