



Comparing Medicare Prescription Drug Coverage

Medicare prescription drug coverage is available to all people with Medicare. Medicare offers insurance coverage for prescription drugs through Medicare drug plans. Insurance companies and other private companies approved by Medicare provide these plans. Generally, you can join when you are first eligible for Medicare or from November 15 through December 31 each year.

When you decide you want Medicare prescription drug coverage, you need to choose a particular Medicare drug plan. There are many drug plans available in your area to choose from.

Medicare drug plans have different costs and cover different drugs. This tip sheet will help you compare the information for each Medicare drug plan that you want to learn more about.

What Medicare drug plans are available?

Because people with Medicare get their care in different ways, you have choices about your Medicare drug coverage. You need to know that there are two types of Medicare drug plans that provide prescription drug coverage.

- There are Medicare Prescription Drug Plans that only provide prescription drug coverage. These plans add drug coverage to the Original Medicare Plan (Part A and/or Part B), some Medicare Private Fee-for-Service Plans, Medicare Cost Plans, and Medicare Medical Savings Account Plans.
- There is also prescription drug coverage that is part of Medicare plans (like an HMO or PPO). You get all of your Medicare health care including prescription coverage through these plans.

Detailed information about the specific drug plans in your area is available. You can get a list of the drug plans, their costs, their phone numbers, and more by doing the following:

- Reading the “Medicare & You” handbook that is mailed to you every fall. The specific plans in your area are listed in the back of the handbook.
- Visiting www.medicare.gov on the web. Select “Search Tools” at the top of the page.
- Calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. When you call, have ready your Medicare card, a list of the drugs you use, and the name of the pharmacy you use.



How do I compare Medicare drug plans?

When you find some drug plans you are interested in, you can call the companies that offer the plans and use the chart on the next page to compare information about these plans. The steps below will help you complete the chart. The chart isn't part of the enrollment process, just a tool to help you.

Step 1: Find out which plans cover your drugs.

- Drug plans will cover different generic and brand-name drugs in different drug categories on their drug lists.
- The drug list (formulary) may not include your specific drug. However, in most cases, a similar drug that is safe and effective should be available. Talk to your doctor to see if switching to another drug is right for you.

Step 2: Find out the costs of each plan.

Medicare drug plans can vary on how much they charge and how much they cover. Compare the following for each plan:

- **Premium.** This is the monthly fee you pay to get coverage.
- **Deductible.** This is the yearly amount you pay before your Medicare drug plan begins to pay.
- **Coinsurance or Copayments.** This is your share of the cost of filling each prescription. Medicare and your drug plan also pay a share of the costs.
- **Coverage limits.** Some plans may have you pay all drug costs between certain limits.

If you have limited income and resources, you may qualify for extra help that can lower or even eliminate these costs. Medicare is mailing letters each month to people who automatically qualify for extra help. The Social Security Administration is mailing an application for this extra help to people who are newly eligible for Medicare and have certain incomes, if they don't qualify automatically. If you didn't get an application but think you may qualify, call 1-800-772-1213. TTY users should call 1-800-325-0778. You can also visit www.socialsecurity.gov on the web, or apply at your State Medical Assistance office.

Step 3: Find out each plan's pharmacy and mail order options.

- Medicare requires drug plans to have convenient pharmacies for you to choose from. If it's important to you to stay with your current pharmacy, find out if you can use your pharmacy with the drug plan.
- Some drug plans also allow you to get your prescriptions through the mail.



Use this chart to keep track of Medicare drug plan information.

Plan Name:					
Monthly Premium \$	Yearly Deductible \$	Are my drugs covered?	Amount I pay for each drug	Can I use my pharmacy?	Is mail order available?
		1.	1. \$		
		2.	2. \$		
		3.	3. \$		

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		1.	1. \$		
		2.	2. \$		
		3.	3. \$		



Where can I get help?

If you need help comparing Medicare prescription drug coverage, you can do the following:

- Read your “Medicare & You” handbook, visit www.medicare.gov on the web, or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program for free personalized counseling (check the back cover of your “Medicare & You” handbook for the telephone number in your state).

What should I do next?

Once you choose a Medicare drug plan, you will need to join. For information on how to join, read the tip sheet “Medicare Prescription Drug Coverage: How to Join” (CMS Pub No. 11111). For a copy of this tip sheet, visit www.medicare.gov on the web.