



“A National Day of Conversation –
Friends and Family First”

In case you missed
the national television program,
“**Medicare Rx: A National Conversation**”
click here to watch it now.

This holiday season is a great time to pull up a chair and have a conversation with a friend or loved one about the new **Medicare Prescription Drug Coverage**.

Use these **five simple steps** to help guide you through your conversation.

1. **Understand** the basics of Medicare Prescription Drug Coverage.
2. **Determine** how your friend or family members gets prescription coverage today.
3. **Gather** some important information.
4. **Review** the plan choices.
5. **Help** them enroll.



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5 simple steps:

Step 1: Understand the basics – [Click here to learn more](#)

Step 2: Determine ————— [Click here to learn more](#)

To start the conversation, find the statement that best describes the person you are helping.

Step 3: Gather information

Gather this information from the person you are assisting:

- their Medicare number.
- their current prescriptions with dosage.
- the name of their pharmacy or pharmacies.



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5 simple steps:

Step 4: Review your options — **Drug Plan Finder Tool**

You can get personalized help either online or over the phone.

Online

If you go online, visit www.medicare.gov or go directly to the [Drug Plan Finder Tool](#). This tool was designed to help you compare drug plan choices.

-or-

Over the phone

Call 1-800-MEDICARE (1-800-633-4227) or TTY users call 1-877-486-2048. Operators are available 24/7 and can walk you, your friend or your family member through the Plan Finder and provide personalized help in comparing and choosing a plan.

Medicare^{Rx}

Prescription Drug Coverage



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5 simple steps:

Step 5: Enroll

[Click here to enroll](#)

If the person you are helping is ready to enroll, they can join a plan by:

- visiting www.medicare.gov and clicking on the Enroll in a Medicare Prescription Drug Plan.
- calling 1-800-MEDICARE (1-800-633-4227).
- calling the Medicare drug plan you choose directly.

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To get started, find the statement that describes you.

“I have Original Medicare only, or Original Medicare and a Medigap (‘Supplement’) Policy without drug coverage.”



If you use an average amount of prescription drugs, Medicare’s new prescription drug coverage could pay over half of your drug costs next year. If you have very high drug costs, Medicare will pay up to 95% of these costs after you spend \$3,600 out-of-pocket in a year.



What you need to do: To get this drug coverage, you can join a Medicare Prescription Drug Plan that covers prescription drugs only and keep your Original Medicare coverage the way it is. Or you can join a Medicare Advantage Plan or other Medicare Health Plan that covers doctor and hospital care as well as prescriptions. Medicare Advantage Plans usually give you extra benefits and/or lower costs, but only if you use the doctors and hospitals that participate in the plan’s “network.” If you do not opt for prescription drug coverage by May 15, 2006, you will have to pay a late enrollment penalty to get drug coverage later.



“I have Original Medicare and a Medigap (‘Supplement’) Policy with drug coverage.”

Medicare prescription drug coverage will generally provide significant savings compared to what you are paying in copayments for drugs under your Medigap plan, and will generally provide much better protection against high drug expenses as well.

What you need to do: Decide between keeping your Medigap policy with drug coverage or joining a Medicare plan that offers prescription coverage. Look for more information from Medicare and the plans offering drug coverage in your area in the fall, and compare the drug coverage from your Medigap plan to the new Medicare coverage. Unlike Medigap, most of the cost of Medicare drug coverage is paid by Medicare, and will never run out if you have high drug costs. Also, if you do not join a Medicare Drug Plan or a Medicare Advantage Plan that offers prescription drug coverage by May 15, 2006, you will have to pay a late enrollment penalty to get drug coverage later. If you opt for Medicare prescription drug coverage, tell your insurer and the drug portion of your Medigap policy will be removed.

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“I am a retiree and I have drug coverage through my (or my spouse’s) former employer or union.”

Medicare will help employers or unions continue to provide retiree drug coverage that meets Medicare’s standard. Your former employer or union has choices about how they will work with Medicare.

What you need to do: Look for information coming from your former employer or union this fall.

This information will explain how they will work with Medicare on prescription drug coverage and what decisions you will have to make. If you do not hear from them, visit their website or call your benefits administrator.



“I have Medicare and Medicaid, and I get my drug coverage from Medicaid.”

Starting January 1, 2006, you will get your prescription drug coverage from Medicare instead of Medicaid. The prescription drug coverage from Medicare has no premiums, no deductibles, and no gaps, and you will pay very little or nothing for almost all prescriptions.

What you need to do: Starting in the fall, you will need to decide which Medicare plan that offers prescription drug coverage you would like. If you do not sign up for a plan, Medicare will sign you up for one to make sure you do not miss a day of coverage. You can switch to a different plan if you choose.

“I have a Medicare Advantage Plan (like an HMO or PPO) or other Medicare Health Plan.”

Medicare is working with Medicare Advantage and other Medicare Health Plans to help them provide even more coverage and/or lower costs. Your plan will let you know about the prescription drug options they will offer. You can also choose to switch to another Medicare Advantage Plan or Medicare Health Plan. Or you could choose the Original Medicare Plan and join a Medicare Prescription Drug Plan.

What you need to do: In October, look for information in the mail explaining any additional prescription drug coverage your plan will offer.

