Constituent Questions on Medicare/Prescription Drugs



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I am on Medicare. How can I get help paying for my prescription drugs?

Medicare Part D is available to elders and people with disabilities on Medicare to help pay for outpatient prescription medications. You may also be eligible for a low-income subsidy or "extra help," depending on your income and assets. Prescription Advantage, a state program, helps pay for prescription drug costs in the "donut hole," which is when a Part D plan has a gap in coverage and you are responsible for the cost of your medication.

When can I enroll in Medicare Part D?

If you are eligible for Medicare, you can enroll in Part D during the "initial" seven month enrollment period beginning three months before you turn 65 or before your 25th month of receipt of Social Security Disability benefits. If you have MassHealth you should be automatically enrolled. If you do not enroll during the initial enrollment period, you will be subject to a lifetime premium penalty unless you have other prescription drug coverage that is as good as Part D or you receive a low-income subsidy. You can also enroll during the annual Open Enrollment period, which is October 15th through December 7th, with coverage effective January 1st. If you have MassHealth or receive a subsidy, you may enroll at any time. If you are a Prescription Advantage member, you may enroll in a Part D plan once per calendar year outside of the annual Open Enrollment period. Ask about other special exceptions that allow you to enroll outside Open Enrollment.

How do I apply for Part D?

You have several options for applying for a Part D plan. One of the best is to apply with the assistance of a SHINE counselor (1-800-243-4636). If you have access to a computer, you may go to the Medicare Plan Finder, www.medicare.gov/find-a-plan, to apply online or, if you know which plan you want, go directly to the website of that plan or call them. You may also call 1-800-MEDICARE, Remember, when you enroll in Medicare, you must also enroll in a Part D plan unless you have a Medicare managed care plan that includes Part D prescription drug coverage or you have prescription drug coverage that is as good as Medicare's.

How do I choose the right plan?

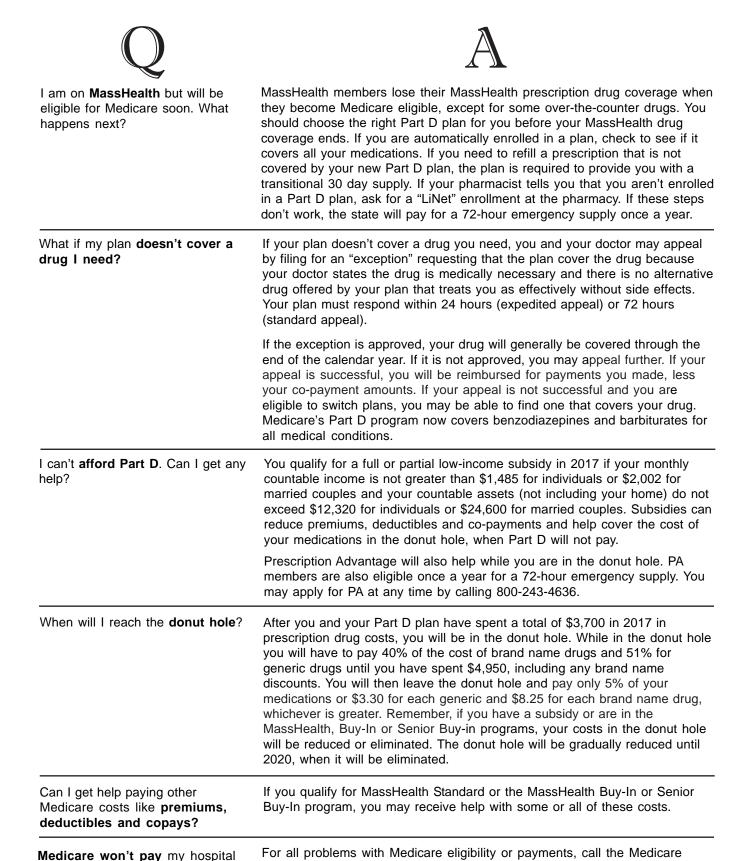
In 2017 you may choose from 21 freestanding Part D prescription drug plans and many more Medicare managed care plans that include drug coverage. Consider costs, coverage of your medications (including whether the plan requires prior authorization or quantity limit requirements). For assistance contact SHINE, MCPHS/Mass. Medline (1-866-633-1617), www.medicare.gov, or 1-800-MEDICARE.

Once I am enrolled in a plan, can I switch to a different plan?

Generally you may switch plans only during the October 15th through December 7th annual Open Enrollment period. However, you may switch plans at any time if you receive assistance from MassHealth or have a low-income subsidy. Similarly, if you are a Prescription Advantage member you may switch plans once per calendar year outside the Open Enrollment period. And if there is a Medicare rated five star plan in your area you may switch to it once outside the Open Enrollment period. Be sure to review your plan annually during the Open Enrollment period for any changes.

I am in a **Medicare managed** care plan. Should I enroll in a prescription drug plan too?

If you want Part D coverage, and your managed care plan offers it, you must accept the managed care plan's drug coverage. You will be terminated from your managed care plan if you enroll in a separate prescription drug plan.



This information is general in nature and not intended as legal advice. The income eligibility limit for legal aid is 125% of the federal poverty line (or \$591 per week for a family of four in 2017), although there are exceptions (e.g. elders). Federal poverty guidelines are revised each year. **Because their funding is limited, legal aid programs cannot serve all eligible callers.**

Advocacy Project at 617-603-1700.

bill. What can I do?

Written by Donna McCormick, Medicare Advocacy Project (MAP), Greater Boston Legal Services Produced by the **Massachusetts Legal Assistance Corporation**, February 3, 2017