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## **Making Changes to Medicare Part D Coverage**

(COLUMBUS, Ohio)— Medicare offers prescription drug coverage (Part D) for everyone with Medicare. This coverage may help lower your prescription drug costs, help protect you against higher costs in the future and it can give you greater access to drugs that you can use to prevent disease complications and stay well.

To get Medicare drug coverage, you must join a plan run by an insurance or other private company that is approved by Medicare. Each plan's monthly premium, costs and drugs covered can vary. If you decide not to join a Medicare drug plan when you are first eligible, you may pay a penalty when you join later.

"I have found that Medicare Part D has helped solve many drug cost issues for my patients on Medicare," said Thomas Freytag, M.D., a family physician in Wapakoneta, Ohio.

When choosing a plan, some things you should consider are the cost of the monthly premium, the prescription drugs the plan covers, if it covers both generic and brand name drugs, the number of days covered in each prescription, the pharmacies in the plan's network, and if the plan offers coverage during the gap in coverage between the initial coverage limit and the catastrophic coverage threshold, or donut hole.

"At each visit, I review my patient's complete medication list and help them prioritize their medications by disease states. This allows me to alter my patient's treatment plan to better meet their needs based on their specific Medicare Part D plan and to keep them on essential medications rather than them stopping medications because they cannot afford them," said Freytag.

You can make changes to your Medicare health or prescription drug coverage between Nov. 15-Dec. 31 each year. During this period, people with Medicare can enroll in a plan or change their enrollment from one plan to another.

Individuals who are already in a plan should decide whether it will be right for them in the coming year; if they do not choose to switch they will remain in their current plan.

All plans have different costs and benefits from year to year, thus it is advisable for all beneficiaries to consider their options and make the best choice they can for the coming year.

Medicare has information that can help you compare the plans by visiting [www.medicare.gov](http://www.medicare.gov) or calling 800.MEDICARE. State Health Insurance Assistance Programs (SHIP) is also a good place to get help. Call 800.MEDICARE to get the number for your local SHIP. Local community groups will also be helping people pick the right plan.

If you have limited income and resources, you might qualify for extra help paying your Part D costs. For more information about extra help with prescription drug costs and how to apply, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call Social Security at 800.772.1213. TTY users should call 800.325.0778.

*The Ohio Academy of Family Physicians is a statewide professional association with more than 4,400 members, including practicing physicians, family medicine residents and medical students. The scope of family medicine encompasses all ages, both sexes and every disease entity. Family physicians provide comprehensive, continuing care to all members of the family.*



## FACT SHEET

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### **Making Changes to Medicare Part D Coverage**

#### **What is Medicare Part D?**

Medicare Part D is the prescription drug coverage for people with Medicare. This coverage may help you lower your prescription drug costs, help you protect against higher costs in the future and it can give you greater access to drugs that you can use to prevent disease complications and stay well.

#### **Who Offers Part D Plans?**

Plans are offered through insurance or other private companies approved by Medicare.

#### **When can Coverage be Elected or Change?**

Coverage may be elected or changed between Nov. 15-Dec. 31 each year.

#### **What should be considered when choosing a Plan?**

- Cost of the monthly premium
- Prescription drugs the plan covers
- If the plan covers both generic and brand name drugs
- The number of days covered in each prescription
- The pharmacies in the plan's network
- If the plan offers coverage in the doughnut hole

#### **Where can I get Help or More Information?**

Get more information by visiting [www.medicare.gov](http://www.medicare.gov) or get assistance by calling 800.MEDICARE and asking for your local State Health Insurance Assistance Program contact information.

Sources: [www.medicare.gov](http://www.medicare.gov)  
[www.familydoctor.org](http://www.familydoctor.org)  
Center for Medicare Advocacy Inc.