



# Medicare Part D: What's a Beneficiary to Do?

## What Should You Do About Medicare Part D?

IF YOU HAVE	WHAT SHOULD YOU DO?	WHEN?
NO prescription drug insurance	<ul style="list-style-type: none"> <li>Enroll in any PDP with:               <ul style="list-style-type: none"> <li>A formulary that best matches the drugs you take</li> <li>The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 5/15/06 o avoid premium penalties
Discounts on your medications (rather than co-pays)	<ul style="list-style-type: none"> <li>Enroll in any PDP with:               <ul style="list-style-type: none"> <li>A formulary that best matches the drugs you take</li> <li>The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 5/15/06 to avoid premium penalties
Prescription drug insurance that is NOT "creditable" (including Medigap H, I, J, K, or L plans)	<ul style="list-style-type: none"> <li>Enroll in any PDP with:               <ul style="list-style-type: none"> <li>A formulary that best matches the drugs you take</li> <li>The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 5/15/06 to avoid premium penalties
"Creditable" prescription drug insurance	Nothing—you have adequate prescription coverage	--
A Medicare Advantage (formerly Medicare Choice) type of health plan	Nothing—your Part D benefits will be included in your plan as of 2006	--
Senior Care or Circuit Breaker <ul style="list-style-type: none"> <li>As of 2006, Senior Care &amp; Circuit Breaker become part of a new State program called <i>Illinois Cares Rx</i></li> <li>You will be automatically enrolled in <i>Illinois Cares Rx</i> for the year 2006</li> <li>You will have to enroll in <i>Illinois Cares Rx</i> for 2007 between January 2006 and March 2006</li> </ul>	<ul style="list-style-type: none"> <li>Apply to Social Security for Extra Help</li> <li>If you haven't already been assigned a PDP by the State (or want to switch PDPs), enroll in <b>one of these 2 plans</b> only:               <ul style="list-style-type: none"> <li>United AARP MedicareRx</li> <li>or</li> <li>Pacificare</li> </ul> </li> </ul>	Enroll before 12/31/05
Already qualified for Social Security Extra Help	<ul style="list-style-type: none"> <li>Enroll in a <b>benchmark</b> PDP with:               <ul style="list-style-type: none"> <li>A formulary that best matches the drugs you take</li> <li>The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 12/31/05



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## What Should You Do About Medicare Part D? (cont'd)

IF YOU HAVE	WHAT SHOULD YOU DO?	WHEN?
Medicaid-pending (have applied for Medicaid but not yet approved)	<ul style="list-style-type: none"> <li>• Apply to Social Security for Extra Help</li> <li>• Enroll in a <b>benchmarked</b> PDP with:               <ul style="list-style-type: none"> <li>○ A formulary that best matches the drugs you take</li> <li>○ The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 12/31/05
Limited Medicaid benefits (QMB, SLMB, SSI)	<ul style="list-style-type: none"> <li>• Enroll in a <b>benchmarked</b> PDP with:               <ul style="list-style-type: none"> <li>○ A formulary that best matches the drugs you take</li> <li>○ The fewest restrictions on access to your drugs --Has the fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 12/31/05
Full Medicaid benefits	<ul style="list-style-type: none"> <li>• If you've haven't already been assigned to a PDP (or you want to switch PDPs), enroll in a <b>benchmarked</b> PDP with:               <ul style="list-style-type: none"> <li>○ A formulary that best matches the drugs you take</li> <li>○ The fewest restrictions on access to your drugs</li> </ul> </li> </ul>	Enroll before 12/31/05 if you need to enroll in a PDP

## When Can You Switch PDPs?

IF YOU ARE A BENEFICIARY WHO IS:	BENEFICIARIES LIVING IN: SKILLED NURSING OR INTERMEDIATE CARE FACILITIES	BENEFICIARIES LIVING IN: ASSISTED LIVING, SUPPORTIVE LIVING, INDEPENDENT LIVING, OR AT HOME
Medicare only (ie, not Medicaid)	At any time during your stay	Once a year (Nov-Dec)
Medicare-Medicaid dually eligible	At any time	At any time