



Quick Facts about Medicare's Prescription Drug Coverage for people in a **Medicare Health Plan** with Prescription Drug Coverage

If you have prescription drug coverage from a Medicare Health Plan (like a Health Maintenance Organization or a Preferred Provider Organization), you will get a notice from your insurance company letting you know about your prescription drug choices. Carefully read any materials you get from your plan.

What do I need to know?

- If you are in a Medicare Advantage Plan, you will need to get your Medicare prescription drug coverage from your plan.
- If you are in a Medicare Private Fee-for-Service (PFFS) Plan that offers Medicare prescription drug coverage, you will need to get your Medicare prescription drug coverage from your Private Fee-for-Service Plan. If your PFFS Plan doesn't offer Medicare prescription drug coverage, you can join a separate Medicare Prescription Drug Plan to add prescription drug coverage.
- If you are in a Medicare Cost Plan, you can join a separate Medicare Prescription Drug Plan to add prescription drug coverage.
- If you are in a Medicare Cost Plan that includes Medicare prescription drug coverage, you can still join a separate Medicare Prescription Drug Plan. You will need to decide if you want to get your Medicare prescription drug coverage from the Medicare Cost Plan or from a separate Medicare Prescription Drug Plan.
- Medicare Medical Savings Account Plans don't cover Medicare Part D prescription drugs.
- If you have limited income and resources, you may qualify for help paying for Medicare prescription drug coverage.



What do I need to know? (continued)

- You can look at other Medicare coverage choices, such as returning to the Original Medicare Plan and adding prescription drug coverage.
- You have a chance to switch plans from November 15 – December 31 each year. If you are eligible for a Medicare Advantage Plan, you can also join a Medicare Advantage Plan from January 1 – March 31 each year. If you are in the Original Medicare Plan, you will have a limited opportunity in 2007 and 2008 to join a Medicare Advantage Plan that doesn't include Medicare prescription drug coverage (except Medicare Medical Savings Account Plans) at any time during the year.

How can I get more information?

For more information about your choices, contact your plan. You can also look at the “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.

For more information on who can get extra help with prescription drug costs and how to apply, call Social Security at 1-800-772-1213, or visit www.socialsecurity.gov on the web. TTY users should call 1-800-325-0778.