



MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: ***What would be helpful for people with Medicare to know when visiting their pharmacy for the first time after enrolling in Medicare's prescription drug coverage?***

A: Since January 1, when Medicare's drug coverage began, millions of people with Medicare who are enrolled in a prescription drug plan have left pharmacy counters with their prescription drugs in hand, and with significant savings on the cost of their medicines.

At the same time, Medicare is making progress in fixing any problems that may be experienced at the pharmacy. One important way to reduce the chance of problems when you go to get your drugs for the first time after enrolling is to enroll earlier in the month.

If you enroll or change plans before the 15th day of any month, it is much more likely that things will go smoothly for you at the pharmacy counter than if you enroll later in the month. If you enroll after the 15th of the month you may find that you will need to spend extra time at the counter working out details.

The Centers for Medicare & Medicaid Services (CMS) expects the number of those to decline, who have difficulty at the pharmacy counter, as more and more people get and use their new prescription drug cards.

You should remember:

- After your prescription drug plan has processed your enrollment application, you should get an acknowledgement letter or confirmation letter from the plan you joined. This may take several days.
- If you need to fill a prescription
 - Take your acknowledgement or confirmation letter with you to the pharmacy until you get a membership card.
 - If you haven't gotten a letter yet, you might have one or more of the following to bring with you to the pharmacy: an enrollment confirmation number, (probably given to you online after you filled out the application) or a copy of an enrollment application signed by a plan representative.
 - If you have both Medicare and Medicaid or have been approved for the low-income subsidy (extra help paying for prescriptions), bring a copy of your yellow automatic enrollment letter from Medicare, a Medicaid card, your approval letter from the Social Security Administration, or other proof that you qualify for extra help.

- If you need to get a prescription before you get your acknowledgement or confirmation letter or membership card, let your pharmacist know your plan name and bring one of the items above to get your prescriptions – it just may take some extra time verifying the correct plan.
- As a last resort, if you pay out-of-pocket for your prescription(s), save your receipts and work with your plan to be reimbursed.

If you have any questions about your prescription drug coverage, you can call 1-800-MEDICARE (1-800-633-4227) or your plan's toll-free phone number.

And, remember that if you have not enrolled in a Medicare prescription drug plan you have until May 15, 2006 to join a plan without having to pay a penalty on your monthly premium for late enrollment. You can narrow down the plan choices in your region and enroll in a plan on the internet at www.medicare.gov and by choosing the Medicare Prescription Drug Plan Finder tool. You can call 1-800-MEDICARE, 1-800-633-4227, for help with enrollment or ask one of the customer service representatives for your local State Health Insurance Information Program (SHIP) toll-free phone number so you can work with a Medicare counselor in your area, over the phone, or in person, free of charge. Also, you can visit the website www.eldercare.gov on the internet to find your local office on aging phone number for help with enrollment, or you can use this site to find other places to go in your community to get personalized assistance with comparing plan choices.