

My Network: Medicare Part D

Medicare offers prescription drug coverage to everyone with Medicare. If you decide not to join a Medicare Prescription Drug Plan when you are first eligible, you may have to pay a late enrollment penalty. To get Medicare Part D coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered. If you do not have another insurance plan that pays for your prescription drugs, then you will have to pay for them on your own.

Facts About Medicare Part D (Medicare Prescription Drug Coverage)

I should get Medicare Part D because:

- It helps cover the cost of prescription drugs
- It may help lower your prescription drug costs
- It helps protect you from higher costs in the future

What should I do to get Medicare Part D?

- You should sign up when you first enroll in Medicare
- You must choose and join a Medicare prescription drug plan
 - These are called Medicare Prescription Drug Plans and Medicare Advantage Plans
 - These plans are run by Medicare-approved private insurance companies
- If you wait, you must join or change a Medicare drug plan between November 15th and December 31st each year. Your coverage will begin January 1st of the following year.
- There is a penalty for late enrollment

What will I pay for Medicare Part D?

- You will pay the following:
 - Monthly premiums
 - Yearly deductibles
 - Copayments or coinsurance
 - Costs in the coverage gap
 - Costs if you pay a late enrollment penalty
- If you meet certain income and resource limits, you may qualify for “Extra Help” from Medicare to pay the costs of Medicare prescription drug coverage. With “Extra Help” there is a limit set on how much you will pay for your prescription drugs.
- Your actual drug plan costs will vary depending on:
 - The prescriptions you use and whether your plan covers them
 - The plan you choose
 - Whether you choose to go to a pharmacy in your plan’s network or not
 - Whether your drugs are on your plan’s coverage list (formulary)
 - Whether you get Extra Help paying your Part D costs

State Health Insurance Assistance Programs (SHIP)

Your State Health Insurance Assistance Program may also help with Part D. Each state has a free, confidential service called a SHIP that can help you make informed decisions about Medicare and other health coverage.

- Iowa: Senior Health Insurance Information Program (SHIIP)
1-800-351-4664 or www.theRightCallIowa.gov
- Kansas: Senior Health Insurance Counseling for Kansas (SHICK)
1-800-860-5260
- Missouri: Community Leaders Assisting the Insured of Missouri (CLAIM)
1-800-390-3330 or www.missouricclaim.org
- Nebraska: Nebraska Senior Health Insurance Information Program (Nebraska SHIIP)
1-800-234-7119 or www.doi.ne.gov/shiip/

How to Sign up for Medicare

If you are eligible for Medicare because of ESRD, you can enroll by visiting your local Social Security office or by calling 1-800-772-1213. TTY users should call 1-800-325-0778 or go to www.medicare.gov or <http://www.medicare.gov/Publications/Pubs/pdf/10128.pdf> for ESRD specific information.

My Questions

Ask Your Care Team:

- Is there any paperwork I need from the dialysis clinic to apply for Medicare?
- Where is the local office?
- What is the name and how do I contact the State Health Insurance Program?