

## MEDICARE, PART D

On January 1, Medicare began providing prescription drug coverage for the first time under Medicare Part D. While the new benefit is a welcome one, it has raised questions from those eligible about how and when to get coverage.

### **Who can get coverage?**

Anyone currently on Medicare's Part A or Part B can participate, regardless of income.

### **Do I have to sign up?**

No. If you currently have prescription drug coverage that provides more than Medicare's plan, you should stay put.

### **When can I enroll?**

You can enroll immediately. The last day to join a plan without penalty is May 15, 2006. You can sign up later, but will pay a penalty fee. After enrolling, coverage will begin on the first day of the next month.

### **How do I get coverage?**

You enroll in one of the private insurance plans Medicare has approved. Explore several options before choosing, as some will offer benefits above and beyond the basic Medicare requirement. A side-by-side comparison can be done through Medicare's website at [www.medicare.gov](http://www.medicare.gov).

### **How do I enroll?**

Contact Medicare at 1-800-633-4227 or [www.medicare.gov](http://www.medicare.gov). You can also directly contact the private insurance carrier of your choice.

### **Where can I get more information?**

You can contact Medicare through their telephone hot line at 1-800-633-4227 or on the web at [www.medicare.gov](http://www.medicare.gov).

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