



Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan

Medicare offers insurance coverage for prescription drugs through Medicare drug plans. Insurance companies and other private companies approved by Medicare provide these plans. There are many Medicare drug plans available in your area to choose from. To get information about Medicare drug plans in your area, visit www.medicare.gov on the web. Under “Search Tools,” select “Compare Medicare Prescription Drug Plans.” Or, you can call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also look in your “Medicare & You” handbook.

Once you choose a Medicare drug plan that meets your needs, you should call the company offering the plan and ask, “How do I join your plan?”

Note: If you have prescription drug coverage now, your insurer will send you more information about how your coverage works with, or is affected by, Medicare prescription drug coverage. Read the information carefully before deciding whether to join a Medicare drug plan because the action you take may affect your current coverage.

How do I join a Medicare drug plan?

You may be able to join a Medicare drug plan in the following ways:

- **By paper application.** Contact the company offering the Medicare drug plan you choose and ask for an application. Once you fill out the application, mail or fax it back to the company.
- **By calling the Medicare plan.** You may be able to join over the telephone.
- **By calling 1-800-MEDICARE.** Call 1-800-633-4227 and tell them the name of the Medicare drug plan you want to join. TTY users should call 1-877-486-2048.
- **On the plan’s website.** Visit the drug plan company’s website. You may be able to join online.
- **On Medicare’s website.** You may be able to join a Medicare drug plan through Medicare’s online enrollment center by visiting www.medicare.gov on the web. Under “Search Tools,” select “Compare Medicare Prescription Drug Plans.” Drug plan participation in Medicare’s enrollment center is voluntary, so not all plans offer this option.

You will have to provide the number on your Medicare card when you join. You may also be asked to give your Social Security number, but you aren’t required to provide it.



When can I join a Medicare drug plan?

Generally, you can join, switch, or drop a Medicare drug plan at the following times:

- When you first become eligible for Medicare (3 months before you turn age 65 to 3 months after the month you turn age 65).
- If you get Medicare due to a disability, you can join during the 3 months before to 3 months after your 25th month of cash disability payments.
- From November 15–December 31 each year. Your coverage will begin on January 1 of the following year.
- At any time if you qualify for extra help. This includes people who have Medicare and Medicaid, belong to a Medicare Savings Program, get Supplemental Security Income (SSI) benefits (but not Medicaid), and those who apply and qualify.

In certain situations, you may be able to join, switch, or drop Medicare drug plans at other times, including the following:

- You permanently move out of your drug plan's service area
- Your plan stops offering prescription drug coverage
- You enter, live in, or leave a nursing home

For most people, joining when you are first eligible means you will pay a lower monthly premium. Waiting and joining after you are first eligible may mean paying a late enrollment penalty.

What happens after I join a Medicare drug plan?

Once your enrollment is approved, the company offering the Medicare drug plan will send you the specific materials you will need. These materials include a membership card, member handbook, list of covered drugs, pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.

How can I learn more about Medicare drug plans?

- Read or download the “Medicare & You” handbook or “Your Guide to Medicare Prescription Drug Coverage” booklet by visiting www.medicare.gov on the web. Under “Search Tools,” select “Find a Medicare Publication.”
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized counseling. To get their telephone number, visit www.medicare.gov on the web. Under “Search Tools,” select “Find Helpful Phone Numbers and Websites.” Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.