



Quick Facts about Medicare's New Coverage for Prescription Drugs for people with a **Medicare Health Plan** with prescription drug coverage.

Starting January 1, 2006, Medicare will offer prescription drug coverage for people with Medicare. Private plans, including Medicare Health Plans (Medicare Advantage and Medicare Cost Plans) and Medicare prescription drug plans, will offer this coverage. You can join a Medicare prescription drug plan if you are in the Original Medicare Plan, a Private Fee-for-Service Plan or a Medicare Cost Plan that doesn't offer prescription drug coverage.

Many Medicare Health Plans (Medicare Advantage and Medicare Cost Plans) already provide some coverage for prescription drugs. Beginning in 2006, if your Medicare health plan offers prescription drug coverage, you may get drug coverage from that plan or you may join another plan.

What do I need to know?

- You have choices for how you will get your Medicare prescription drug coverage.
- In the fall, you will get a notice from your Medicare Health Plan about your prescription drug choices. Read any materials you get from your plan carefully.
- You can look at other Medicare health plan choices, such as returning to the Original Medicare Plan and joining a Medicare prescription drug plan.
- Compare your drug plan options and decide whether you want to stay in your current plan or join a new plan.
- You can join a Medicare prescription drug plan starting November 15, 2005.
- If you don't join a Medicare prescription drug plan before May 15, 2006, you will pay a higher premium when you later join unless you have drug coverage that, on average, is at least as good as Medicare prescription drug coverage (such as from your former employer or union). Your insurer will notify you before fall to let you know if your coverage, on average, is at least as good as standard Medicare prescription drug coverage.
- If you have limited income and resources, you may qualify for help paying for Medicare prescription drug coverage.



How can I get more information?

Detailed information from Medicare will be available in October 2005. You can look at the “Medicare & You 2006” 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 the Social Security Administration at 1-800-772-1213, or visit www.socialsecurity.gov on the web. TTY users should call 1-800-325-0778.

Look for local Medicare-related events.