

We are sending this letter to tell you that how you get your prescription drugs is changing.

**What is the change?**

You currently get your prescription drugs covered through <enter state Medicaid program name>. Beginning January 1, 2006, Medicare will provide your prescription drug coverage through a Medicare prescription drug plan instead. This means, for the first time, you can choose a plan offering prescription drug coverage and Medicare will help pay for it.

**Do I need to do anything?**

Yes. You must choose and enroll in a Medicare prescription drug plan to continue getting prescription drug coverage. Medicare is working with insurance companies and other private companies to offer these plans. Starting this fall there will be plans in your area. Plans will vary by cost, drugs covered, and the pharmacies you can use. You will have at least two plans to choose from in your area.

**When will I need to choose a plan?**

You can enroll in a plan starting November 15, 2005. Call the company offering the plan you choose to enroll. **If you don't enroll in the plan you want by December 31, 2005, Medicare will enroll you in a plan in your area.**

**Can I switch plans later?**

Yes. If there is another Medicare prescription drug plan in your area that better meets your needs, you can change to another plan at any time.

**What will I pay in Medicare prescription drug plan costs?**

Medicare will give you extra help with your Medicare prescription drug plan costs. Depending on the plan you choose, you will pay no or a small monthly premium, no yearly deductible, and \$0-\$5 copayments. Because you receive Medicaid coverage now, you don't need to apply for this extra help.

**What if I get prescription drug coverage through my employer or union?**

If you get prescription drug coverage through your past or current employer or union, you may not need to enroll in a Medicare prescription drug plan if the coverage you have is at least as good as Medicare prescription drug coverage. Talk with your employer or union's benefits administrator for more information about your current prescription drug coverage. Compare it to Medicare prescription drug coverage and make a decision that meets your needs.

**Where can I get more information on Medicare prescription drug plans?**

In October 2005, Medicare will mail you a notice with more information on Medicare prescription drug coverage, including what Medicare prescription drug plan Medicare will enroll you into if you don't enroll by December 31, 2005.

For more information about Medicare prescription drug coverage, read the *Medicare & You 2006* handbook you get in the mail in October 2005. It will include more detailed information about Medicare prescription drug plans, including which plans will be available in your area.

After October, if you need help choosing a Medicare prescription drug plan that meets your needs, you can

- call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- look at [www.medicare.gov](http://www.medicare.gov) on the web and get personalized information.
- call <add the name of SHIP>, your State Health Insurance Assistance Program (SHIP), at <add SHIP telephone number>.