



LOCAL HELP FOR PEOPLE WITH MEDICARE

Dear State of Maryland Retiree,

You were informed by the Maryland Department of Budget and Management that you must elect a Medicare Part D Prescription Drug Plan for 2019. Following are suggested steps to support your questions.

When Do I Need to Make My Medicare Part D Plan Decision?

- It is imperative that you elect a Medicare Part D drug plan during this year's Annual Medicare Open Enrollment Period.
- The Annual Enrollment Period begins October 15 and ends on December 7. This is the time when new plan options become available and existing plans may make changes.
- If you enroll in a Medicare Part D Drug Plan by December 7, 2018, your coverage will be effective January 1, 2019.

What are the Medicare Part D Basics?

- Medicare offers outpatient prescription drug coverage through the Medicare Part D prescription drug program.
- There are a number of different Medicare Part D drug plans from which you may elect coverage.
- Every year, during the Annual Medicare Open Enrollment Period, October 15 until December 7, you may evaluate your Medicare Part D coverage and change plans, if needed. Or, you may elect to continue with the same plan.
- Medicare Part D drug plans have a *monthly premium cost* (the money you pay each month to enroll in a Part D drug plan) and *copayments costs* (the money you pay at the pharmacy counter when you pick up your medicines).
- Each Medicare Part D Plan has a formulary.
- A formulary is a list of medicines that the plan covers.
- Each Medicare Part D plan has a unique formulary.

How Do I Compare Different Medicare Part D Drug Plans?

- Medicare offers 2 ways to evaluate the different plans to make the right choice:

Option 1: Call 1-800-Medicare (1-800-633-4227) during the Annual Medicare Open Enrollment Period, October 15 – December 7. Have a list of your medicines handy. Also, have your Medicare card handy. A Medicare Customer Service Representative will enter all of your medicines into Medicare’s Part D Plan Finder database. The Customer Service Representative will answer your questions and, with your permission, **can enroll** you into the plan that best suits your needs. 1-800-Medicare (1-800-633-4227) is open 24 hours a day, 7 days a week. (TTY line toll-free at **1-877-486-2048**).

Option 2: Visit www.medicare.gov during the Annual Medicare Open Enrollment Period and use the Medicare Part D Plan Finder Tool to evaluate your options and enroll into a Part D Plan that best suits your needs. A helpful video on how to use the online Part D Plan Finder Tool is available at: <https://www.medicare.gov/find-a-plan/questions/home.aspx>

How to Use the Medicare Part D Plan Finder: A 5 Part Training Series

1. Getting Started: <https://www.youtube.com/watch?v=4SCvgSZURBA> (4:51)
2. Entering Your Prescription Drugs: <https://www.youtube.com/watch?v=AnLD-5RIAnU> (5:08)
3. Selecting Pharmacies: <https://www.youtube.com/watch?v=orAD3tdzLZ4> (1:46)
4. Refining and Sorting Plan Results: <https://www.youtube.com/watch?v=jJMDgDgRnVk> (5:18)
5. Comparing Plans: <https://www.youtube.com/watch?v=XM-pjR7oZQ> (10:22)

Are There Specific Questions I Should Consider Before Making My Decision?

- **Cost:** Review the overall cost of your prescription drugs. You will want to take a look at the plan’s premiums, deductibles and copayments to determine if it is right for your budget. Some plans offer a 0 deductible and premium.
- **Coverage:** Review the plan carefully to determine if your medications are a part of the plan’s formulary.
- **Convenience:** Does the plan provide convenient options for how you prefer to request and receive your medications?
- **Customer Service:** Are you pleased with the way the plan engages with you and answers questions?

Is There Financial Help With The Cost of a Medicare Part D Plan?

- Medicare Part D plans have monthly premiums. A monthly premium is the money you must pay each month to join a Medicare Part D Plan. The average Medicare Part D monthly premium is \$34/month.
- Medicare Part D have copayments. That is the money you pay at the pharmacy counter when you pick up your medicines.
- The annual deductible for a standard Medicare Part D Prescription Drug Plan is a maximum of \$405 in 2018. Medicare Prescription Drug Plans may have a lower deductible than that or even have a \$0 deductible. Premiums and deductibles may vary depending on the specific Medicare plan option you select.

The *State of Maryland Senior Prescription Drug Assistance Program (SPDAP)* may offer financial relief for your monthly premiums costs. If you income is below \$36,420/year for a single person; or below \$49,380/year for a married couple, you may contact SPDAP by calling 1-800-551-5995 or by visiting <http://marylandspdap.com/> to apply for the program.

The Low Income Subsidy Program (LIS) a federal government program that offers assistance with Medicare Part D monthly premiums, annual deductible, coinsurance, and copayments for Medicare beneficiaries who qualify based on limited income and asset requirements. Apply with the Social Security online at www.socialsecurity.gov/extrahelp.

What is SHIP?

- The State Health Insurance Assistance Program (SHIP) is a volunteer-based program that offers free, unbiased Medicare counseling.
- SHIPs are located in Baltimore City and every county in the state of Maryland.
- SHIPs will host community forums to provide guidance about Medicare Part D Prescription Drug decisions during the Annual Medicare Open Enrollment season, October 15 through December 7, 2018.
- Call 1-800-243-3425 to connect to a local SHIP or find out about community seminars that introduce you to Medicare and Medicare Part D.