

# The Federal Drug Benefit:

## Medicare Part D



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# The New Federal Drug Benefit: Medicare Part D

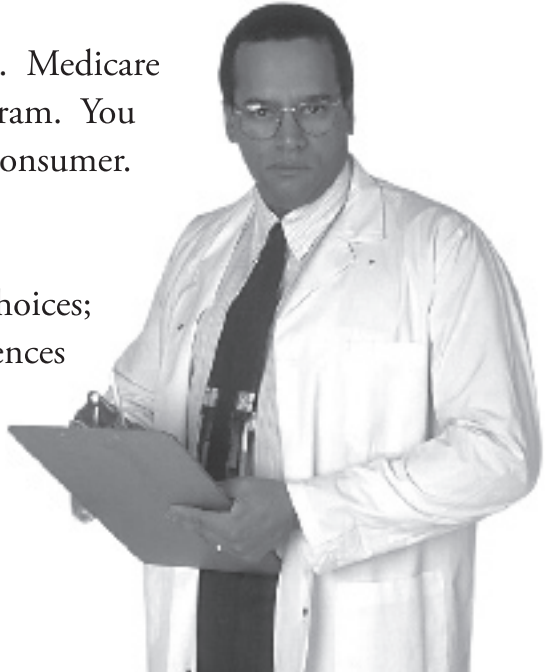


Many Maryland seniors and persons with disabilities are eligible for a new prescription drug benefit. Many of you who already have prescription drug coverage will choose to stay with your current plan. To participate in Medicare Part D, though, you **must sign up** for one of the plans which will be offered in Maryland.

These plans are engaging in marketing campaigns. You will probably get mailings and phone calls from sales people trying to convince you that their company's plan is best for you.

**PLEASE BE CAREFUL.** Medicare Part D is a complex program. You need to be an informed consumer. You must:

- know that you have choices;
- learn about the differences in the various plans;
- sign up only after you are sure your choice is the best one for you.



# SHOULD I SIGN UP FOR MEDICARE PART D?

This is the first and perhaps most important decision you must make in this process. Some of you should enroll in a Part D plan and others should not. It is complicated, with many factors to consider. Please **MAKE SURE** you understand your choices. Go to the last page of this booklet for information on ***HOW TO GET HELP***.

Some of the things you need to think about are:

- whether you already have some other form of prescription drug benefit;
- whether that coverage will continue after Jan. 1, 2008;
- how much you pay for it and what drugs it covers;
- whether Medicare considers your current coverage “creditable.” If so, you will not pay a penalty if you keep it for now but decide to enroll in Part D later;
- whether you have a limited income making you eligible for extra help in paying for Part D coverage.

## **IMPORTANT**

If you have other drug coverage, look for a “Creditable Coverage” notice in the mail. It will tell you whether your current drug benefit is at least as good as Medicare’s standard Part D plan, and whether you will be subject to a penalty for enrolling in a Part D plan later if you keep your current coverage for now. **Read carefully and save all notices from any drug plan you already have.**

# COMPARE PLANS

MAKE SURE you shop around and choose the best plan for you. Don't necessarily enroll in the first or second plan that comes along. Plans will vary according to:

- Drugs covered;
- Pharmacies used;
- Costs imposed on you.

**DRUGS:** All plans must cover some drugs in each of 6 major categories, but they will not cover all drugs. If a plan does not cover your drug, consult your doctor for possible substitutes or choose a different plan.

**PHARMACIES:** You will still be able to get your drugs from a pharmacy, but plans will use different ones. Choose a plan with a pharmacy you like to use. Some plans will also offer mail-order services.



**COSTS:** Plans will have different premiums ; different deductibles; and different prescription co-payments.

## **ENROLLMENT DATES:**

**November 15, 2007** - enrollment begins.

**December 31, 2007** - last day for enrolling to have coverage begin January 1, 2008.

## **AVOID PRESSURE FROM MARKETING CAMPAIGNS**

Marketing materials and phone calls from various plans may be helpful and informative. RE-MEMBER, however, that they will also be designed to persuade you to enroll in their plan, which may or may not be the best one for you.



**DO NOT FEEL PRESSURED. TAKE YOUR TIME TO DECIDE WHICH PLAN REALLY IS BEST FOR YOU.**

Telemarketers must also follow certain guidelines. They ARE NOT ALLOWED TO:

1. enroll you in a plan; or
2. ask for personal identification or financial information like Social Security, Medicare, credit card or bank account numbers.

TO AVOID TELEMARKETING:

- Register with the Do-Not-Call Registry by calling 1-888-382-1222 (TTY 1-866-290-4236) or online at [www.donotcall.gov](http://www.donotcall.gov).
- Ask to be put on “Do Not Call” lists. You must use these words - “Put me on your ‘Do Not Call’ list.”



DOOR-TO-DOOR VISITS and EMAIL

Plans are not allowed to solicit you door-to-door or send you emails unless you give them permission.

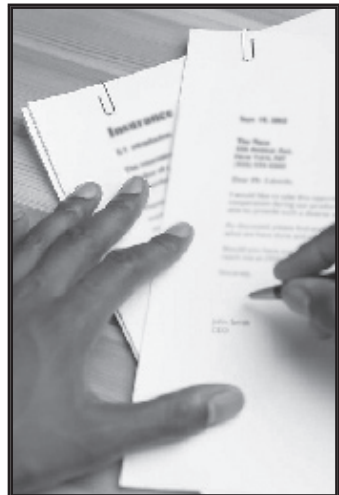
## AVOID SCAMS

Unfortunately, some people will try to scam Medicare participants to steal money or for identity theft. To protect yourself, take these precautions:

- **Safeguard the confidentiality of your sensitive personal information.** This includes your Social Security, Medicare, credit card, and bank account numbers. You can give out your address to get more materials, but **DO NOT** give out this sensitive personal information **UNLESS**:

You are **ACTUALLY** enrolling in a plan and **YOU** contact the plan rather than letting it contact you. You will have to provide your Social Security and Medicare numbers when you actually enroll. **But even then, DO NOT give out credit card or bank account numbers for payment over the phone or Internet.** Make the plan send you a bill.

- **Make sure you enroll with a legitimate, Medicare-approved plan.** Legitimate plans will have a “Medicare-approved” seal on their materials. Call 1-800-MEDICARE or go to [www.medicare.gov](http://www.medicare.gov) to check your plan’s company name, address, phone number and website.



If you enroll with a plan directly, rather than through Medicare, MAKE SURE you are dealing with the plan's ACTUAL representative, website, or paper application. If you enroll by phone, YOU call the plan - don't have the plan call you.

## HOW TO GET HELP

Be sure to get whatever help you need to make the right decision. Help is available from written information, personal counseling, and educational events. Contact these sources of unbiased assistance:

1. Federal Centers for Medicare and Medicaid Services (“Medicare” or “CMS”) at 1-800-MEDICARE or [www.medicare.gov](http://www.medicare.gov). CMS will also send you the “Medicare & You 2006” handbook in mid-October.
2. Your local area agency, department or office on aging. For the phone number of your local aging agency, go to: [www.mdoa.state.md.us/SrIandA.html](http://www.mdoa.state.md.us/SrIandA.html). If you don't have web access, dial 1-800-AGE-DIAL.



3. Your local office of the State's Senior Health Insurance Assistance Program ("SHIP"). The SHIP program provides trained staff and volunteer counselors in all 24 Maryland counties for in-person and telephone assistance about many health insurance issues, including Medicare Part D. SHIP counseling services are confidential, free of charge, and generally available Monday through Friday during normal business hours. For the phone number of your local SHIP office, go to [www.mdoa.state.md.us/ship.html](http://www.mdoa.state.md.us/ship.html). If you don't have web access, dial 1-800-AGE-DIAL.
4. The Attorney General's office. For information visit [www.oag.state.md.us](http://www.oag.state.md.us). If you think you have been a victim of fraud or improper sales practices, call 410-528-1840.

Representatives of the various plans in your area will likely offer help also, but be aware that they may want you to enroll in the plan they represent instead of the plan that is best for you.

### QUICK REFERENCE

**Do-Not-Call Registry:** 1-888-382-1222  
(TTY 1-866-290-4236) or online at  
[www.donotcall.gov](http://www.donotcall.gov)

**Medicare:** 1-800-MEDICARE or online at  
[www.medicare.gov](http://www.medicare.gov)

**Your local SHIP office:** 1-800-AGE-DIAL or online at  
[www.mdoa.state.md.us/ship.html](http://www.mdoa.state.md.us/ship.html)

**Your local aging agency:** 1-800-AGE-DIAL. or online at  
[www.mdoa.state.md.us/SrlandA.html](http://www.mdoa.state.md.us/SrlandA.html)