

Insurance Coverage	Action Steps
Employer/ Union insurance	<p>If your insurance policy ...</p> <ul style="list-style-type: none"> • Does not have prescription drug coverage - You could join a Medicare Prescription Drug Plan that would pay for your drugs. • Includes prescription drug coverage - Your insurance plan has a number of choices of what it can do with its drug coverage for 2009. You will need to verify “Equal or Better than” Medicare coverage with the provider.
Medicare Supplemental Insurance (Medigap) policy with drug coverage	<p>The first question is whether your current policy is as good as Medicare’s coverage. The answer depends on what type of Medigap policy you have. Generally, most Medigap plans are not as good as the Medicare Prescription Drug Coverage. If you do not know what type of plan you have or how much your drug coverage is, you can call your Medigap policy to find out.</p> <ul style="list-style-type: none"> • If you have Plans H, I or J: they generally are NOT as good as the Medicare Prescription Drug Coverage. • If you have a different Medigap policy with drug coverage other than H, I or J, you will not know for sure how good they are until your Medigap insurance company tells you. These other plans may be as good as Medicare’s coverage. • If you do not have a Medigap policy with drug coverage now, you can’t buy one.
Medicaid	<p>If you have both Medicaid and Medicare, the Medicare Prescription Drug Coverage pays for your drugs</p>
Medicare Advantage Plan	<ul style="list-style-type: none"> • I have a Medicare Advantage-Prescription Drug (MA-PD) plan, and I want to switch to another MA-PD plan. Simply enroll in the new MA-PD plan. <p>I want to switch to a different Medicare Advantage plan that doesn’t have drug coverage (an MA plan). If you do this, you won’t have drug coverage. Generally, you won’t be able to enroll in a stand-alone Medicare Prescription Drug Plan. If you change your mind and want to get Medicare Prescription Drug Coverage later on, you will have to pay a higher premium (see Penalty for Enrolling Later.)</p> <ul style="list-style-type: none"> • I want to switch to Original Medicare Part A or B. To do this, you need to leave your Medicare Advantage plan and join a separate Medicare Prescription Drug Plan. • I’m in a Medicare Cost Plan or Private Fee for Service Plan without drug coverage, but I want drug coverage. To get drug coverage, you will need to join a stand-alone Medicare Prescription Drug Plan for drug coverage, in addition to your existing plan. • I’m in a Medicare Advantage plan, and I want to sign up for a stand-alone Medicare Prescription Drug Plan. IMPORTANT: If you sign up for a stand-alone Medicare Prescription Drug Plan, you will lose your Medicare Advantage Plan. You will automatically be dropped from that plan. If that happens, you will still have Medicare Parts A and B for your health insurance, but you will have to pay all the costs for Parts A and B yourself. You would get your drug coverage from the Medicare Prescription Drug Plan you joined.
State Pharmacy	<p>You need to know if your State Pharmacy Assistance Program or SPAP as good as the Medicare Prescription Drug Coverage. Your state should let you know. You can also call them. Contact the State Pharmacy</p>

Assistance Program (SPAP).	<p>Assistance Programs, or SPAPs.</p> <p>Some SPAPs may even enroll you in a plan. Check with your state to see what it does. Your SPAP may continue and be as good as the Medicare coverage. You may want to stay with it. Your SPAP may offer wrap-around coverage. This means it will help you with costs and drugs that Medicare does not cover. Talk with the people at your SPAP to see what they do. They can tell you what your options are if you sign up now.</p>
Drug discount cards	<p>Discount cards from drug companies and other groups are not as good as the Medicare coverage. You will need to join the Medicare Prescription Drug Coverage to get your drug costs covered. In special cases, a drug discount card could help pay for drugs the Medicare Prescription Drug Coverage does not cover. If you are not sure what you have, look at your card.</p>
Federal Employee Health Benefits Plan—FEHBP	<p>If you are retired from the Federal government, you probably have Medicare Part A and a Federal Employee Health Benefits Plan (or FEHBP) that includes prescription drug coverage. Generally, this drug coverage is considered to be as good as Medicare’s coverage. You should call your plan’s benefits administrator to find out more about your current drug coverage before you make any changes.</p> <p>If you lose your FEHBP coverage and you join a Medicare drug plan now, you probably will not have to pay a penalty—if you join a Medicare drug plan within 63 days of losing your FEHBP coverage.</p>
Indian Health Service	<p>All Medicare Prescription Drug Plans must offer contracts to all Indian Health, Tribal or Urban Indian Program pharmacies in their region. You will want to look at each plan in your region to see which pharmacies are on it. Find the plans with the pharmacies that work with your tribal health clinic. These plans will be best for you.</p> <p>Your tribal benefit specialist can help you. He or she can also give you the newest information about the Medicare Prescription Drug Coverage and the services you have now. He or she may also be able to help if you qualify for extra help with the costs of the Medicare Prescription Drug Coverage.</p>
Program for the All-Inclusive Care of the Elderly (PACE)	<p>This Medicare program is a special Medical Health Plan. This is a benefit that people with Medicare and Medicaid can use instead of nursing home care. It has complete medical, social, and long-term care services for frail people. Its goal is to provide services so that people can stay in their communities, rather than moving to a nursing home.</p> <p>You will get your Medicare Prescription Drug Coverage through PACE. You will not have to join any other plans.</p>
TRICARE	<p>TRICARE is the health care program for active duty and retired uniformed services members and their families. You may have drug coverage through the TRICARE Senior Pharmacy Program. That drug coverage will not change. Your TRICARE coverage will be as good as Medicare’s coverage, if not better.</p> <p>If you lose your TRICARE coverage and you join a Medicare drug plan now, you will not have to pay a penalty as long as you join a Medicare drug plan within 63 days after losing TRICARE. For more information, call 1-800-538-9552.</p>
Health care, including drugs, through the Department of Veteran's Affairs (VA)	<p>In most cases, your drug coverage with the VA will be as good as, if not better than, Medicare drug coverage. There are a couple of situations where the Medicare Prescription Drug Coverage may work better for you:</p> <ul style="list-style-type: none"> • If you live in a nursing home: The Medicare Prescription Drug Coverage may help you if you live in or move into a nursing home that doesn't let you use your VA drug benefits, and you expect to be there for some time.

	<ul style="list-style-type: none"> • If the VA facility is far away: You may benefit from Medicare Prescription Drug Coverage if you live a long way from the nearest VA medical facility. You may want to get your medical care from local doctors and your prescription drugs from local pharmacies. You could use Original Medicare (Part A or B) and join a Medicare Prescription Drug Plan. With VA drug coverage, you must usually get your drugs at a VA pharmacy. You can either go to a pharmacy or get your drugs by mail—the VA Consolidated Mail Outpatient Pharmacy Program (CMOP) will send them to you. You may want to join a Medicare Prescription Drug Plan if you want to get your prescriptions at other pharmacies.
Nursing Home Resident	<p>Medicare Prescription Drug Coverage is not based on where you live, unless you live in a Skilled Nursing Facility. This section tells you what you need to know for all kinds of nursing home care.</p> <ul style="list-style-type: none"> • If you are living in assisted or adult living, a residential home or retirement community: These are the same as if you are living at home, unless you are living in a section of the retirement community that qualifies as a Skilled Nursing Facility. You would have to decide if you wanted the Medicare Prescription Drug Coverage, and if so, to join a plan. The 7 Simple Steps will help you get started. You may be able to get extra help with your Medicare drug costs if you have limited income and resources. See Extra Help Paying to learn more about this. • If Medicaid is paying both your drugs and health costs, you will find more information about your drug coverage and costs in the section on Medicaid. • If you are in hospice now: Hospice will keep giving you your services and your drugs. • If you are in a nursing home or skilled nursing facility for less than 100 days: You are there to recover from an illness or surgery. Usually Medicare Part A will cover your stay and all your drugs. You will need Medicare Prescription Drug Coverage when you return home or if your stay extends beyond 100 days. • If you are in a nursing home or skilled nursing facility for more than 100 days: The Medicare Prescription Drug Coverage will be very much the same for you as for others. There are only a few differences. We will highlight them in this section.