

# ARIZONA

## DEPARTMENT OF INSURANCE & FINANCIAL INSTITUTIONS

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### MEDICARE PART D PRESCRIPTION COVERAGE

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#### Attention Arizona Medicare Beneficiaries:

Anyone who is eligible for Medicare is eligible for Medicare Advantage and Medicare Prescription Drug Plans. Remember only licensed insurance producers can sell Medicare Prescription Drug Plans (PDPs). The information below may help you or your family determine how to get the best information on these plans.

Producers marketing PDPs *cannot*:

- Make uninvited sales visits to your home, or send unsolicited emails.
- Remain in your home if you ask them to leave.
- Represent themselves as government employees.
- Use high-pressure sales tactics.

#### Where do I go for help?

Medicare beneficiaries can seek assistance in reviewing coverage options from 1-800-MEDICARE (1-800-633-4227) or [www.medicare.gov](http://www.medicare.gov), or the State Health Insurance Assistance Program (SHIP) at 1-800-432-4040 or <https://des.az.gov/medicare-assistance>. Beneficiaries who need extra help with plan premium and copayment assistance can contact the Social Security Administration at 1-800-772-1213 to inquire about eligibility.

#### What are Medicare Prescription Drug Plans?

In 2006, the federal government implemented a Medicare prescription drug coverage benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, sell Medicare PDPs. Everyone with Medicare is eligible to enroll in a PDP, regardless of income or assets.

### **What if I am already enrolled in a Medicare prescription drug plan?**

Plans might change from year to year, so examine all available plans during each annual enrollment period, as your current plan may no longer best meet your needs. Check the features of your plan, including the list of drugs covered and the amount of premium you pay. If you are satisfied with your current plan, you do not need to do anything to remain in your current plan.

### **What if I am enrolled in a Medicare Advantage Plan with prescription drug coverage?**

Medicare Advantage plans (Medicare health plans) might also make changes to important features of your plan from year-to-year, including the list of drugs covered, the premium you pay, cost-sharing requirements and provider networks. You should carefully review your plan options during each open enrollment period. If you take no action, you will remain in your current plan.

### **Do I need a Medicare prescription drug plan?**

A Medicare prescription drug plan may provide more coverage than a Medicare supplement insurance (Medigap) policy or employer-provided prescription drug coverage. “Creditable” coverage means coverage that is as good as the Medicare prescription drug coverage benefit. If Medicare considers your employer-provided drug coverage “creditable”, you can keep your current coverage without incurring future penalties. Check with your employer.

### **What are my options if I want to enroll in a Medicare prescription drug plan?**

You can enroll in a stand-alone prescription drug plan (Medicare Part D) or you can choose a Medicare Advantage plan (Medicare Part C) that includes the drug benefit. Compare plans to see which meets your individual needs:

- See if all of your prescriptions are on the plan’s list of drugs (called a formulary).
- Check for your preferred pharmacy.
- Find out what co-payments you will be responsible for paying when filling a prescription.
- Is the premium for your preferred plan affordable?

### **Protect yourself from Medicare scam artists:**

- Beware of door-to-door salespeople. Producers cannot solicit at your home without an appointment. Do not let uninvited producers into your home. Be leery of high-pressure sales tactics.

- Verify that the salesperson is a licensed insurance producer by calling the Arizona Department of Insurance: (602) 364-2499 or visit the License Search feature on our website at [www.difi.az.gov](http://www.difi.az.gov).
- Do not give out personal information such as Social Security numbers, bank account numbers or credit card numbers to anyone unless you verified that person is a licensed producer. Marketers are not allowed to request such personal information nor can they ask for payment over the internet. They must send you a bill by mail. Once you decide to purchase a plan and have verified that the producer is licensed, you may give the producer personal information to assist in enrollment and billing.
- Verify that the plan you have chosen is an approved Medicare plan. All of the approved plans are listed on [www.medicare.gov](http://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227).

*Persons with disabilities may request materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternative format.*

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