MEDICARE RIGHTS CENTER

Getting Medicare right

How to Compare Medicare Prescription Drug Plans

You must choose a Medicare drug plan (a Part D plan) that works with your Medicare health coverage. If you want Part D and have:

- **Original Medicare:** Choose a stand-alone prescription drug plan (PDP).
- **A Medicare private health plan** (such as an HMO or PPO): Choose a Medicare Advantage plan that includes drug coverage as part of its benefits package. You usually can't have a separate PDP if you're in a Medicare Advantage plan, unless you have a Cost Plan, a Medicare Medical Savings Account or a Private-Fee-for-Service plan.

Get the facts before you enroll! Use these questions to compare Part D plans:

Coordinating with your other benefits:
- ❑ Will the plan work with my current drug coverage?
- ❑ Could I lose my retiree health coverage if I join a Medicare drug plan?

Covered drugs:
- ❑ Does the plan cover all the medications I'm taking, or at least the most important ones?
- ❑ If the plan doesn't cover a drug I take, does it cover one that will work for me? (Ask your doctor.)
- ❑ Does the plan have restrictions (such as step therapy or quantity limits) on drugs I need?

Cost:
- ❑ How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need?
- ❑ If a drug I take has a high copay, is there a drug I can take that will cost me less, such as a generic? (Ask your doctor.)
- ❑ How much will I pay in monthly premiums and annual deductible?
- ❑ Does the plan have a coverage gap during which my drug costs would go up?

Pharmacy network:
- ❑ Is my pharmacy part of the plan's preferred network? (You pay the least when you use preferred network pharmacies.)
- ❑ Does the plan's network include pharmacies I can use when I travel in the U.S.?
- ❑ Can I get prescriptions by mail order?

To compare plans, go to www.medicare.gov or call 800-MEDICARE (800-633-4227). Double check all information with a plan directly before enrolling. It's best to enroll through 800-MEDICARE.