



**Medicare Prescription Drug Plans (Part D)** help you pay for prescription drugs. The plans are approved by Medicare and run by private health insurance companies.



### **Signing up for health insurance is easy and affordable:**

- Visit your Indian health program,
- Go online to [healthcare.gov](http://healthcare.gov), or
- Call 1-800-318-2596



**HealthCare.gov**



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#CMSNativeHealth

# **Medicare Prescription Drug Plans**

**For American Indians and Alaska Natives**



- What Medicare (Part D) plans cover
- How the plans work with Indian health programs
- How to sign up



**HealthCare.gov**

## Will a Part D plan affect my Indian health care?

**No.** Will a Part D plan affect my Indian health care? No. If you get prescription drugs through an Indian health pharmacy, you pay nothing and your coverage won't be interrupted. Getting Medicare doesn't affect your ability to get services through the IHS, tribal health, or urban Indian health programs.

## Will signing up for a Part D help my community?

**Yes.** Once you enroll, your Indian health program can bill the plan for your prescription drugs and use that money to expand services for your community.

## Do I need a plan?

Find out if you have prescription drug coverage through Medicaid, private insurance, or Veteran's Administration benefits. If not, a Part D plan may be for you. Your Indian health benefits coordinator can answer your questions.

## What is covered?

Most prescription drugs are covered. Each Medicare drug plan has its own list of covered drugs (called a formulary). Many plans place drugs into different "tiers" on their formularies. Drugs in each tier have a different cost. A drug in a lower tier will generally cost you less than a drug in a higher tier.

## Picking a plan

To learn about Part D plans, talk to your Indian health benefits coordinator or visit the Medicare Plan Finder on Medicare.gov. Think about:

- The type of coverage you need. Does the drug plan cover your current medicines? Can you go to the pharmacies you want?

- The cost of the plan. Prices are different. Compare costs.
- The location. Is the plan's preferred pharmacy close to your home? If the service is covered by your plan

## Help paying for your plan

Medicare and Social Security have a program called Extra Help. It helps people with limited income and resources pay for prescription drugs. Also, some tribes help members pay for Part D prescription plans.

## The coverage gap

Most Medicare prescription drug plans have a coverage gap (also called the "donut hole"). The coverage gap is the period of time after you've reached your plan's prescription drug limit but before you reach the annual limit on what you must pay out of your own pocket. During this time, your plan pays nothing for your prescriptions. Not everyone will enter the coverage gap. If you do, you may be able to get your prescriptions for free through the Indian Health Service or a tribal health program. Much your insurer pays for everything else.

## Signing up

**You must have Medicare Part A (hospital insurance) or Part B (medical insurance) before you sign up for Part D.**

**When:** You're encouraged to sign up when you first get Medicare or during the open enrollment period from Oct. 15-Dec. 7 each year. Important: Most people pay a penalty if they don't sign up during this time period. But, if you get health care from IHS, a tribal health program, or an urban Indian health program, you won't have to pay a penalty for signing up late. Ask your Indian health care provider for a letter stating you have "creditable coverage."

**How:** There are several ways to enroll.

- Ask your IHS or tribal health program for help selecting and enrolling in a plan
- Use the Medicare Plan Finder on Medicare.gov or enroll on the plan's website
- Call 1-800-MEDICARE (1-800-633-4227)

