

**Friday, September 11, 2015**

**How Parts A, B, C & D combinations can work**

**Information about Your Coverage**

1 - Enrollment in Original Medicare and a prescription drug plan

If you're happy with your current Medicare Prescription Drug Plan and the plan is offered next year, you don't need to do anything — your coverage will automatically continue.

2 - Enrollment in Original Medicare and no drug coverage

If you have Original Medicare and you want Medicare prescription drug coverage, you can:

1. Join a Medicare Prescription Drug Plan

2. Join a Medicare Advantage Plan (like an HMO, PPO, or Private-Fee-for-Service Plan) or other Medicare Health Plan that offers both health coverage and prescription drug coverage

Note that if you didn't join a Medicare drug plan when you were first eligible, you may have to pay a penalty to join later.

3 - Enrollment in a Medicare Advantage or other plan that covers drugs

If you're happy with your current Medicare Advantage Plan with drug coverage and the plan is offered next year, you don't need to do anything — your coverage will automatically continue.

#### 4 - Enrollment in a Medicare Advantage or other plan that DOESN'T cover drugs

If you're happy with your current Medicare Advantage Plan that DOESN'T cover prescription drugs and the plan is offered next year, you don't need to do anything — your coverage will automatically continue. If you want to add Medicare drug coverage to this plan, call your current plan to speak to a representative. Note that if you didn't add Medicare drug coverage when you were first eligible, you may have to pay a penalty to add it later.

#### 5 - Retiree Drug Subsidy from former employer or union

Call your employer or union benefits administrator to find out how their coverage works with Medicare. You may not be able to have both Medicare drug coverage and your employer/retiree drug coverage at the same time. Joining a Medicare drug plan may limit or end your employer or union coverage for you and/or any family members covered by your plan.

#### 6 - Information about Your Prescription Drug Coverage Financial Assistance

##### a - No current prescription drug coverage financial help

You can apply for Extra Help paying for Medicare prescription drug coverage anytime by filling out and mailing an application to Social Security. There's no cost or obligation to apply.

Call Social Security toll-free at 1-800-772-1213 (TTY 1-800-325-0778). You can also apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov). - Opens in a new Window

##### b - Current prescription drug coverage financial help

You qualify for Extra Help paying for Medicare prescription drug coverage for one of these reasons:

- You have Medicare and full Medicaid coverage
- You get help from your state to pay your Medicare premiums

- You get SSI
- You applied and qualified for Extra Help

**Medicare.gov - the Official U.S. Government Site for Medicare**