

# Enrollment



## Key Points

- All Medicare beneficiaries—those over 65 years old, certain disabled persons, and those with end-stage renal disease—can enroll in a Medicare prescription drug plan.
- Most people with Medicare **must sign up** for a Medicare prescription drug plan, otherwise they will not be enrolled.
- For 2006, Medicare beneficiaries can sign up between November 15, 2005 and May 15, 2006. After that, Medicare beneficiaries can sign up between November 15 and December 31 of each year.
- Beneficiaries who enroll late will pay more for coverage.
- Certain beneficiaries will be able to change plans at times during the year—but most beneficiaries will be able to change only during the annual enrollment period.
- **1-800-MEDICARE** and [www.medicare.gov](http://www.medicare.gov) are resources for everyone interested in the Medicare drug benefit.

## Who Is Eligible?

If a beneficiary has Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), the beneficiary can join a Medicare prescription drug plan.

## When to Enroll

Medicare beneficiaries can begin to sign up for drug plans on November 15, 2005. The initial sign-up period continues through May 15, 2006. There are two types of Medicare prescription drug plans. A Prescription Drug Plan, sometimes called a “PDP”, covers only drugs and can be used with traditional Medicare. The other type of Medicare Prescription Drug Plan is offered by a Medicare Advantage plan and is sometimes called an “MA-PD”. Medicare Advantage plans include coverage for doctor visits and hospital expenses in addition to prescription drugs.

After the initial sign-up period, a beneficiary can join or change plans once each year only between November 15 and December 31, unless they are eligible for a special enrollment period (see reverse side).

If a beneficiary signs up by December 31, 2005, his or her coverage will begin on January 1, 2006. After December 31, 2005, coverage will be effective the first day of the month after the month they join.

## Where to Find Information

In October 2005, beneficiaries will receive the 2006 *Medicare & You* handbook, which will include a list of all of the drug plans available in their area. Also, Medicare prescription

drug plans will begin releasing detailed information about the plans in October 2005. Information will also be available at [www.medicare.gov](http://www.medicare.gov) and by calling **1-800-MEDICARE**.

## **Penalty for Late Enrollment**

If eligible beneficiaries do not sign up for a drug plan by May 15, 2006, the monthly premium may cost more if they sign up later. The late-enrollment fee is about one percent of the premium for each month before the beneficiary enrolls in a plan. If a beneficiary is late joining a drug plan because of other qualified prescription drug coverage—such as a plan from a former employer—the late fee may not apply.

## **Automatic Enrollment of People with Medicare and Medicaid**

People with both Medicare and Medicaid will be able to choose a Medicare prescription drug plan and sign up for a plan beginning November 15, 2005. If a person with both Medicare and Medicaid does not choose a plan by December 31, 2005, Medicare will enroll that beneficiary into a drug plan on January 1, 2006. People with both Medicare and Medicaid can change plans at any time. Medicare will pay the full amount of the plan premium for those beneficiaries with both Medicare and Medicaid.

## **Enrollment of People Receiving the Low-Income Subsidy**

Beneficiaries with limited income and resources, not including their home, may be eligible for additional assistance. If they qualify, they will receive help paying their monthly premium for the PDP and with other prescription costs. Beneficiaries must apply to the Social Security Administration to get the low-income subsidy (**1-800-772-1213** or [www.ssa.gov](http://www.ssa.gov)). Beneficiaries must still choose and sign up for the Medicare prescription drug plan between November 15, 2005 and May 15, 2006. If a beneficiary has applied for and been determined to be eligible for the low-income subsidy but has not signed up for a plan by May 15, 2006, CMS will help enroll the beneficiary into a plan.

## **Special Enrollment Periods**

Beneficiaries, under certain circumstance, will be able to enroll in a different Medicare Prescription Drug Plan or to disenroll from a plan and enroll in another plan under a “special enrollment period.” CMS has stated that certain types of beneficiaries or circumstances trigger a special enrollment period, including:

- Beneficiaries with both Medicare and Medicaid.
- Beneficiaries who enter or leave a nursing facility.
- Beneficiaries who involuntarily lose prescription drug coverage that is at least as good as the Medicare drug benefit.
- Beneficiaries who move to an area where their plan is not offered.

## **For additional information contact:**

**Medicare: 1-800-MEDICARE (1-800-633-4227); TTY 1-877-486-2048**

OR

**[www.medicare.gov](http://www.medicare.gov)**

**Social Security Administration: 1-800-772-1213; TTY 1-800-325-0778**

OR

**[www.socialsecurity.gov](http://www.socialsecurity.gov) or [www.SSA.gov](http://www.SSA.gov)**