New to Medicare

WHEN TO ENROLL IN MEDICARE PART D

To get Part D coverage with Original Medicare, enroll in a stand-alone prescription drug plan through private insurance companies. Sign up when first eligible for Medicare, unless you have other creditable drug coverage. Most Medicare Advantage Plans include drug coverage.

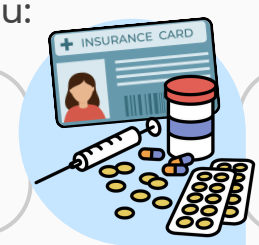
If you need to enroll in Medicare Part D for the first time, typically you will do so either during your Initial Enrollment Period (IEP), the Fall Open Enrollment Period, or if you qualify for a Special Enrollment Period (SEP).

Additionally, you must:

- Have Part A and/or Part B
- And, live in the Part D plan's service area

Your Part D IEP is usually the same as your Medicare IEP: the 3 months before, the month of, & the 3 months following your 65th birthday.

Under certain circumstances, you may have an SEP to enroll in a Part D plan, including if you:



- Had creditable drug coverage
- Have job-based drug coverage through your or your spouse's employment
- Are eligible for Extra Help, the federal cost assistance program

NOTE: If you are enrolled in Medicare because of a disability and currently pay a premium penalty, once you turn 65 you will no longer have to pay the penalty because you will qualify for a new Part D IEP when you turn 65.

Contact your local SHIP for one-on-one Medicare counseling. For example, SHIP counselors can help you discuss enrollment periods, coverage options, and cost saving programs.

SHIP
State Health Insurance Assistance Program

shiphelp.org | 877.839.2675

This graphic is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $3,000,000 with 100% funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement by, ACL/HHS or the U.S. government.