

## May 15 deadline for joining and switching Medicare coverage plans

from Medicare

### When can I join one of these plans?

You can join any Medicare Advantage Plan or other Medicare Health Plan, or Medicare Prescription Drug Plan available in your area ...

1. when you first become eligible for Medicare, during the period that starts three months before the month you turn age 65 and ends three months after the month you turn age 65. If you get Medicare due to a disability, you can join three months before and after your 24th month of cash disability benefits.

2. between now and May 15, 2006, if you currently have Medicare. If you join after December 31, 2005, your coverage will be effective the first day of the month after the month you join. If you don't join by May 15, 2006, you will have to wait until November 15, 2006 to join. Enrollment is generally for the calendar year.

Note: In special circumstances, you may be able to join a Medicare Advantage Plan, other Medicare Health Plan, or Medicare Prescription Drug Plan at other times. For instance, if you already have a Medicare Advantage Plan and you move, you can join a Medicare Advantage Plan that is offered in your new area.

### Special Rule in 2006 for Joining Medicare Advantage or other Medicare Health Plans:

In 2006, you have until June 30, 2006, to join a Medicare Advantage Plan or other Medicare Health Plan. However, if you already have a Medicare Advantage Plan or other Medicare Health Plan with prescription drug coverage but want to switch plans, and don't switch plans until between May 15 and June 30, 2006 you can only switch to another Medicare Advantage Plan or other Medicare Health Plan that offers drug coverage. Likewise, if you have a plan without prescription drug coverage but want to switch plans, you can only join a plan that doesn't include drug coverage.

### Special Note for Joining Medicare Prescription Drug Plans:

If you don't join a Medicare Prescription Drug Plan by May 15, 2006, and you don't currently have drug coverage that covers on average, at least as much as a Medicare Prescription Drug Plan, your premium cost will go up at least 1% per month for

every month that you wait to enroll that you don't have coverage at least as good as standard Medicare prescription drug coverage. You will have to pay this penalty as long as you have Medicare prescription drug coverage.

### Special Note if you have limited income and resources:

If you receive full Medicaid coverage from your state, you can join or switch a plan at any time. If you apply and qualify for extra help, and don't join a plan by May 15, 2006, Medicare will enroll you in a plan. If the plan Medicare chooses doesn't meet your needs, you can switch plans once before December 31, 2006. Generally, your next chance to switch is November 15—December 31 of each year.

### Can I keep my Medigap (Medicare Supplement Insurance) policy if I join a Medicare Advantage Plan or other Medicare Health Plan ?

Yes, you can keep it. However, you will have to keep paying your premiums and you may get little or no benefit from it while you are in a Medicare Advantage Plan or other Medicare Health Plan. If you join a Medicare Advantage Plan or other Medicare Health Plan, you will have to pay co-payments and deductibles. Also, if your plan covers prescription drugs and you have a Medigap policy that covers prescription drugs, the drug coverage must be removed from the Medigap policy, and the premium changed. You can call your State Health Insurance Assistance Program if you need help deciding whether to keep your Medigap policy.

If you drop your Medigap policy, you may not be able to get it back, except in certain situations. If you join a Medicare Advantage Plan or other

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## Common Questions

from Medicare

**Q: What happens if I choose not to join a Medicare drug plan by May 15, 2006? Can I join later?**

A: If you don't join a plan by May 15, 2006, and you don't currently have a drug plan that, on average, covers at least as much as standard Medicare prescription drug coverage, you will have to wait until November 15, 2006 to join. When you do join, your premium cost will go up at least 1% per month for every month that you wait to join. Like other insurance, you will have to pay this penalty as long as you have Medicare prescription drug coverage.

If you join after May 15, 2006, the next open enrollment period is November 15, 2006 to December 31, 2006. However, coverage for people who enroll during this period will not take effect until January 1, 2007.

**Q: How often can I change plans if I have Medicare and full Medicaid coverage?**

A: If you have Medicare and full Medicaid coverage, you can change plans at any time. The change will be effective at the beginning of the next month.

**Q: When and how often can I switch my Medicare drug plan?**

A: Generally if you join a Medicare Prescription Drug Plan, you can only change plans under certain circumstances. You can choose to switch your current plan from November 15 through December 31 of every year.

Enrollment is generally for the calendar year. In certain cases, such as if you move or enter a nursing home, you can switch your plan at other times.

If you have both Medicare and Medicaid, you can change plans at any time.

**Q: Where can I get help choosing MEDICARE PRESCRIPTION DRUG COVERAGE?**

A: If you need help choosing Medicare prescription drug coverage that meets your needs, you can get personalized information by:

- visiting [www.medicare.gov](http://www.medicare.gov) on the web.
- calling 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048. Have your Medicare card, a list of the drugs you use, and the name of the pharmacy you use ready when you call.
- calling your State Health Insurance Assistance Program, in Texas 1-888-834-7406.
- Contact your local office on aging. For the telephone number, visit [www.eldercare.gov](http://www.eldercare.gov) on the web, or simply call '211' in Texas.

Look for the question mark throughout this issue for answers to your questions on the approaching May 15 deadline for the new Medicare Part D prescription insurance program.