When can I enroll in Medicare Part D?

Initial Enrollment Period
Make your initial Medicare Advantage or Part D plan election 3 months prior, first month of, and 3 months after starting Medicare.

Annual Enrollment Period
October 15 - December 7
Enroll in Part D or Advantage plans each year, for coverage starting January 1st of the following year.

Medicare Advantage Open Enrollment Period
January 1 - March 31
Medicare Advantage enrollees can switch to Original Medicare or a different Medicare Advantage plan with coverage effective the first of the following month.

Special Enrollment Period
In certain circumstances, you may be able to change your Medicare prescription drug coverage outside of the Initial or Annual Open Enrollment Period.

Important Numbers

Medicare
1-800-MEDICARE
(1-800-633-4227)
Medicare.gov

Wisconsin Medigap Part D Helpline
1-855-677-2783
Medicare Part D and Prescription Coverage Questions

Social Security Administration
1-800-772-1213
SSA.gov

For questions or concerns about an insurance company or agent, call:

Office of the Commissioner of Insurance
1-800-236-8517
oci.wi.gov

SHIP State Health Insurance Assistance Program
Navigating Medicare

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BOARD ON AGING & LONG TERM CARE

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boaltc.wi.gov
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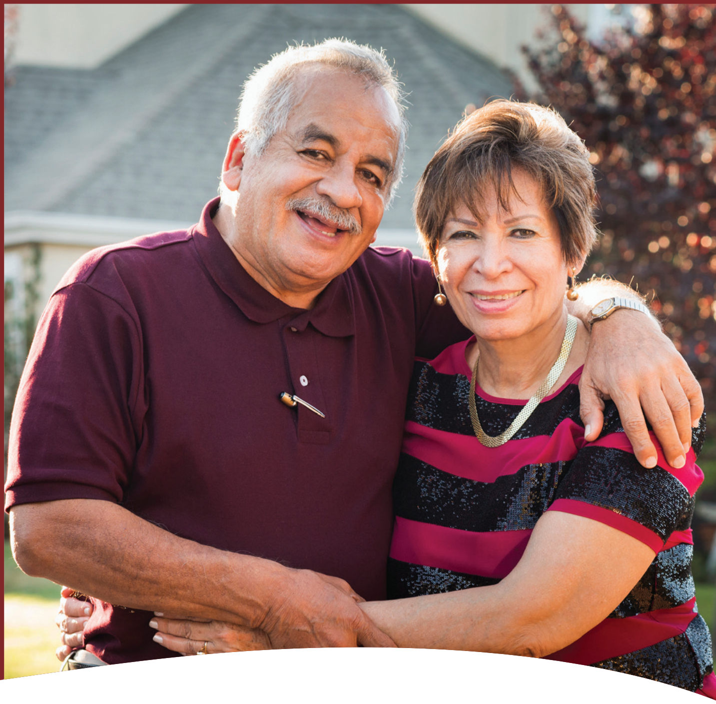
BOARD ON AGING & LONG TERM CARE



Medigap Part D & Prescription Drug Helpline

1-855-677-2783

Free and unbiased Medicare Part D and prescription drug coverage counseling

A part of the Wisconsin State Health Insurance Assistance Program (SHIP)

Language translation services available

Call the Medigap Part D Helpline for free, personalized help.

You can call the Medigap Part D Helpline for free help with Medicare. The Wisconsin Board on Aging and Long Term Care operates the Medigap Part D Helpline. The Medigap Part D Helpline also offers public education to beneficiaries, their families, and professionals.

Our licensed insurance counselors can help with:

- Understanding your Medicare Part D or Advantage plan enrollment periods and options
- Wisconsin SeniorCare
- Medicare Part D coordination with:
  - Veterans Benefits
  - Employer Coverage
  - Retiree Coverage
  - COBRA
  - ACA Marketplace
- Pharmacy network concerns or issues
- Pharmaceutical or Patient Assistance Programs (PAPs)
- Help with costs (Medicaid & LIS Extra Help Program)
- Other Medicare or Long Term Care Insurance-related questions

What is Medicare Part D?

- Private insurance plans that help Medicare beneficiaries pay for outpatient prescription drugs at in-network pharmacies.
- Coverage is provided through either stand-alone Part D plans or Medicare Advantage plans by insurance companies that are approved by Medicare.
- Enrolling in a Part D plan or Medicare Advantage plan with Part D coverage is optional, but if you wait to enroll, you may be assessed a late enrollment penalty.

How do I choose a Part D plan?

- Available Medicare Part D and Advantage plans can be viewed on Medicare.gov using their "Plan Finder" tool.
- You can then choose a Part D plan that covers your prescriptions at an in-network pharmacy.
- You can enroll in a Medicare Part D or Advantage plan by contacting the plan directly, using Medicare.gov, or by calling 1-800-MEDICARE.

For help selecting a Part D plan, call the Medigap Part D Helpline at:

1-855-677-2783

How can I lower my prescription drug costs?

Low-Income Subsidy (LIS) Extra Help Program
This program covers most of your prescription costs. Contact the Social Security Administration at 1-800-722-1213 to see if you qualify.
ssa.gov/medicare/part-d-extra-help

Wisconsin SeniorCare
Wisconsinites 65 or older can get SeniorCare prescription drug coverage instead of or in addition to Medicare Part D. Call SeniorCare at 1-800-657-2038 with questions or to get an application.
dhs.wisconsin.gov/seniorcare

Patient Assistance Programs (PAPs)
Some pharmaceutical companies have programs that provide free or discounted medicines. Check the drug manufacturer's website.

Prescription Discount Service or Coupons
Discount services and coupons are not insurance, but may offer pharmacy discounts on your prescriptions.