

Frequently Asked Questions about Medicare Part D

❖ *Should I enroll in Medicare Part D?*

For most people, the System health plans will provide better drug benefits at a lower cost. **Therefore, you do not need to apply for this part of Medicare.** However, if you qualify for financial assistance, you will save on Part D premiums, copayments and coinsurance, which could mean you would benefit from Part D. Financial assistance is available to Medicare beneficiaries with incomes up to 150% of the Federal Poverty Level and limited resources. To determine if you qualify for financial assistance with Medicare Part D, you can contact the Social Security Administration (SSA) at (800) 772-1213 (TTY 800-325-0778) or visit SSA online at www.socialsecurity.gov.

❖ *Will the A&M System prescription plans continue to cover my prescriptions even if I don't enroll in Medicare Part D?*

Yes. Drug coverage will continue to be a part of whichever A&M System health plan you currently have.

❖ *Will the premiums for my A&M System health coverage decrease if I enroll in Medicare Part D?*

No. If you choose to enroll in Medicare Part D, your A&M System health premiums will *not* decrease, and you will *not* be able to use your A&M System plan's drug benefits, including the drug copayments, and Medicare Part D for the same prescriptions. For these reasons, we recommend that you *not* enroll in Medicare Part D.

❖ *If I don't enroll, will Medicare automatically enroll me in its prescription drug plan and begin deducting the premium from my Social Security checks?*

No. To be enrolled on Part D, you must enroll through one of the prescription drug companies that offers the Medicare Part D plan or directly through Medicare at www.Medicare.gov. You can pay premiums directly to the company, set up a bank draft, or have the monthly premium deducted from your Social Security check.

❖ *Do I have to enroll in Medicare Part D to keep Parts A and B?*

No. Medicare Part D is completely separate from the existing Parts A and B of Medicare.

❖ *I received a Notice of Creditable Coverage in the mail stating that the prescription drug coverage I have through the A&M System is comparable to Medicare Part D. If I do not plan to enroll in Part D, do I need to send a copy of this letter to Medicare?*

No, you do not need to send this letter to Medicare. Simply keep that letter for your files.

❖ My spouse and I are both eligible for Part D. Do we have to enroll separately?

If you want Part D coverage, you must enroll separately. You or your spouse can enroll even if the other chooses not to.

❖ Is the \$32.50 monthly premium per individual or per couple? What about the deductible?

Because you and your spouse enroll separately, the premiums and the deductibles are per person.

❖ I found a Medicare Part D plan that costs less than \$32.50. Is that legitimate?

Yes. Although Medicare has created a premium and a plan design, many companies are willing to provide the coverage for less. In addition, if you are Medicaid eligible, your premiums and copayments will be less.