

Timeline for Medicare Prescription Drug Mailings for People Who Have Both Medicare and Medicaid

CMS (Medicare), Social Security and Medicare prescription drug plans will be mailing a number of letters this fall about Medicare prescription drug coverage (also called Part D) in 2009. Some letters will go to all people with Medicare who qualify for both Medicare and Medicaid (dual eligible individuals). Other letters will only go to some beneficiaries.

Key Dates

October 1	Plans begin marketing.
October	Medicare & You 2009 Handbook is mailed.
Mid-October	Medicare Prescription Drug Plan Finder available at www.medicare.gov to compare 2009 plan options.
November 15	Annual Open Enrollment Period begins. If you decide to switch to a new plan during open enrollment, sign-up early to help ensure you can get your prescriptions on January 1.
December 31	Annual Open Enrollment Period closes.
January 1, 2009	New plan year begins.
January 1– March 30, 2009	Medicare Advantage open enrollment.

Keep the letters you receive until you and/or your caregiver have time to review each of them carefully.

When's It Coming	What Is It?	Who's It From?	Who Gets It?	What Does It Mean?	What Do I Need To Do?
September	Loss of Deemed Status Letter <i>A letter on grey paper (CMS Publication No. 11198) with an application for Extra Help</i>	CMS (Medicare)	People who will no longer automatically qualify for Extra Help (Low-Income Subsidy) with their Medicare prescription drug plan costs in 2009	You will no longer automatically qualify for Extra Help with your prescription drug costs as of January 1, 2009. Keep in mind, you may still qualify for Extra Help based on your income and resources.	If you think you may qualify for Extra Help based on your income and resources, fill out the application for Extra Help that was included with the letter or visit www.BenefitsCheckUp.org or www.socialsecurity.gov to apply. If you think you received this letter by mistake, call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).
Beginning October 1	Plan Marketing Materials <i>Letters, brochures, flyers</i>	Prescription drug plans in your area	All beneficiaries	These marketing materials are mailed by different Medicare prescription drug plans. The materials give information about the options they offer where you live to try to get you to join their plan.	Use this time to compare the plans in your area. The best way to compare plans is to use the Medicare Prescription Drug Plan Finder at www.medicare.gov , which will be available in mid-October

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RESOURCES TO HELP YOU: Medicare Drug Plan Finder: www.medicare.gov | 1-800-MEDICARE 1-800-633-4227 (TTY: 1-877-486-2048)
Social Security: 1-800-772-1213 (TTY: 1-800-325-0778) | www.eldercare.gov | www.accesstobenefits.org | www.maprx.info

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By October 2	Plan Termination Letter	Your current prescription drug plan	Individuals whose current plan will no longer be available in 2009	You cannot stay in your current plan because it will not be available in 2009.	Select a new plan for 2009. You can start comparing plans in October. If you do not select a plan, Medicare will pick a new plan for you.
Early October	Change in Extra Help Co-payment Letter <i>A letter on orange paper (CMS Publication No. 11199)</i>	CMS (Medicare)	People whose drug co-payments will change in 2009	Your co-payments will increase in 2009. The letter will tell you how much your co-payments will change.	If you think you received this letter by mistake, call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).
By October 31	Annual Notice of Change	Your current prescription drug plan	Everyone enrolled in a Medicare prescription drug plan	This very important letter explains what changes your current plan is making in 2009. These may include changes to your costs, the drugs it covers, and the benefits you receive.	Review the changes to your plan. Then, compare your plan's 2009 costs and benefits with other plans in your area. The best way to compare plans is to use the Medicare Prescription Drug Plan Finder at www.medicare.gov . Comparing plans is very important to finding the best plan for you.
Late October/ Early November	LIS Choosers Letter <i>A letter on tan paper (CMS Publication No. 11267). The letter includes a list of plans that will not require that you pay a portion of the premium.</i>	CMS (Medicare)	People who selected and joined their current prescription drug plan on their own and this plan will require them to pay a portion of the monthly premium in 2009	If you stay in your current plan in 2009, you will be required to pay a portion of your monthly premium in 2009. You have the option to select and join a new plan if you wish.	Compare your current plan with other plans in your area to decide if it is best to stay in your current plan or switch to another plan. Your current plan may be the best option for you if your current plan covers the drugs you take and the part of the premium you will pay will not be very much.

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Late October/ Early November	Reassignment Letter <i>A letter on blue paper (CMS Publication No. 11208 and 11209). There are TWO versions of this letter.</i>	CMS (Medicare)	Version #1 People whose Medicare prescription drug plan is leaving the Medicare program and will no longer be available in 2009 Version #2 People who Medicare enrolled in a prescription drug plan in 2007 that would charge them a premium if they stayed in the same plan in 2009	Unless you select and join a new plan on your own by December 31, 2008, Medicare will sign you up for a new plan in 2009. The letter will tell you which plan Medicare will assign you to if you do not join a new plan on your own.	Compare the plan that Medicare will sign you up for with other plans in your area. If there is a plan that meets your needs better than the one that Medicare has picked for you, join that plan by early December. More information below.

Options For You if Medicare Will Reassign You to A New Plan

Medicare will enroll you in a new prescription drug plan unless you select and join a different plan on your own. **It is very important to compare the plan that Medicare will sign you up for with others in your area. Look for the plan that 1) covers the drugs you take, 2) offers you the lowest total cost, and 3) has pharmacies that are convenient for you.** If you received Version #2 of the Reassignment Letter, you can also stay in your current plan if you want to pay part of the premium. This may be the best option for you if your current plan covers the drugs you take and the part of the premium you will pay will not be very much.

Compare all plans available in your area on the Medicare Prescription Drug Plan Finder at www.medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048). If you received Version #2 of the letter, you can also find out how much of the premium you will pay if you stay in the plan.

Finding the best plan can be hard. There are groups in your community that can help you make this choice. Their help is free. Call 1-800-677-1116 to find your local health insurance counseling program. Or visit www.maprx.info and click on the U.S. map to find resources in your state.

Once you have made your decision, here are your options:

- If you wish to stay in the plan Medicare will enroll you in automatically, you don't need to do anything. You will receive prescription drug coverage under the new plan beginning January 1, 2009.
- If you find a different plan that you want to join, you can do so on www.medicare.gov or by calling the numbers above.
- If you received Version #2 of the letter and decide to stay in your current plan, you must sign up for that same plan for 2009.

November 15: Open Enrollment Period Begins