

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.

Timeline for Medicare Prescription Drug Mailings for People Who Applied For and Receive Extra Help

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 that receive Extra Help (Low-Income Subsidy). Other letters will only go to some beneficiaries.

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?
Late August	Review of Eligibility for Extra Help <i>Includes an "Income and Resources Summary" form (SSA Form 1026)</i>	Social Security	People who have been selected for a review by Social Security to see if they qualify for Extra Help in 2009.	Social Security needs to review your income and resources to make sure you still qualify for Extra Help.	You must complete the "Income and Resources Summary" form and return it within 30 days. You must complete and return this form even if you have no change in your income or resources.
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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When's It Coming	What Is It?	Who's It From?	Who Gets It?	What Does It Mean?	What Do I Need To Do?
By October 2	Plan Termination Letter	Your 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.
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 meet three criteria: 1. Qualify for the full (100%) premium subsidy, and 2. Selected and joined their current prescription drug plan on their own, and 3. Whose plan will require them to pay a portion of the monthly premium in 2009.	If you stay in your current plan, 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 it covers the drugs you take and the part of the premium you will pay will not be very much.

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Timeline for Medicare Prescription Drug Mailings for People Who Applied For and Receive Extra Help

When's It Coming	What Is It?	Who's It From?	Who Gets It?	What Does It Mean?	What Do I Need To Do?
Late October/ Early November	Reassignment Letter <i>A letter on blue paper (CMS Publication No. 11208 or 11209). There are TWO versions of this letter.</i>	CMS (Medicare)	Version #1 People who qualify for 100% of the premium subsidy and whose Medicare prescription drug plan is leaving the Medicare program and will no longer be available in 2009. Version #2 People who qualify for 100% of the premium subsidy and who Medicare enrolled in a prescription drug plan 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