

Medicare

Understanding Medicare Part D Eligibility & Enrollment



Part D Eligibility Requirements

- They must have Part A and/or Part B to join a Medicare Prescription Drug Plan (PDP)
- They must have Part A and Part B to join a Medicare Advantage Plan with drug coverage (MA-PD)
- They must have Part A and Part B or only Part B to join a Medicare Cost Plan with Part D coverage
- They must live in the plan's service area and they can't
 - Be incarcerated
 - Be unlawfully present in the U.S.
 - Live outside the U.S.
- They must join a plan to get drug coverage (in most cases)

Creditable Drug Coverage

- Other current prescription drug coverage
 - For example, from group health plans (GHP) like from an employer, retiree plans, Veterans Affairs (VA), TRICARE, the Indian Health Service (IHS), and the Federal Employee Health Benefits (FEHB) Program
- Creditable if it pays, on average, as much as Medicare's standard drug coverage
- Plans inform yearly if creditable
- Any lapse of 63 days or more in creditable coverage, and they may have to pay a late enrollment penalty when they enroll in Medicare prescription drug coverage



Potential Loss of Other Coverage

- If they have coverage through other insurance
 - For example, from GHP like from an employer, retiree plans, or Program of All-Inclusive Care for the Elderly (PACE)
- Joining a Medicare drug plan could cancel their (and any dependents that might be on their plan) other coverage
 - They could lose both their health and drug benefits
 - They may not be able to get their coverage back
- Check with their current plan before enrolling

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