

# Medicare and You

## Making Sense Of The Part D Selection Process

(NAPSA)—Good news for Medicare beneficiaries: It's time again to sign up for a prescription drug plan—Part D—for the first time or choose a new plan if your medical needs have changed or there's a more affordable option available.

This year, the open enrollment period starts and ends earlier to better accommodate beneficiaries. Enrollment began October 15 and ends on December 7. Eligible beneficiaries must enroll in a plan during this time.

### A Decrease in Premiums and High Levels of Satisfaction

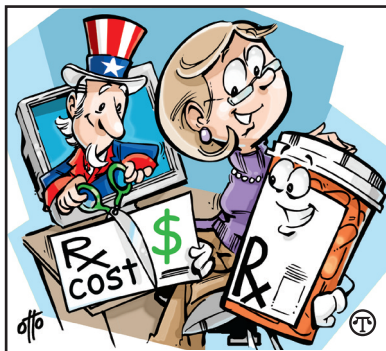
Medicare Part D provides comprehensive coverage of prescription drugs for Medicare beneficiaries. Through this program, 27 million seniors and people with disabilities have access to prescription medicines. The Department of Health and Human Services has announced that average monthly Part D premiums are decreasing in 2012 to \$30—that's 46 percent lower than original premium projections.

Additionally, according to a recent Medicare Today Part D satisfaction survey, 88 percent of enrollees are highly satisfied with the program. The survey also found that 95 percent of seniors say their coverage works well and vulnerable, low-income beneficiaries who are dually eligible for both Medicaid and Medicare exhibited even higher satisfaction.

See the survey at [www.medicaretoday.org/Medicare%20Today%202011%20KRC%20survey%20release.pdf](http://www.medicaretoday.org/Medicare%20Today%202011%20KRC%20survey%20release.pdf).

### Available Resources

• Beneficiaries selecting a plan can go to Medicare's Plan Finder—at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan)—where people can find the plan that best suits their medical needs. The popular Medicare Plan Finder tool has been enhanced, making the review of plan choices easier and more efficient. Information about open enrollment is also available in Spanish.



**Medicare Part D helps provide prescription drug coverage for Medicare beneficiaries in the United States.**

- Participants can also call (800) MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call (877) 486-2048.

- A handbook—"2012 Medicare & You"—is also accessible online at [www.medicare.gov/publications/pubs/pdf/10050.pdf](http://www.medicare.gov/publications/pubs/pdf/10050.pdf). In addition, it has been mailed to the homes of people with Medicare.

### Individual Assistance

One-on-one counseling to help beneficiaries select the program that's best for them is available from the State Health Insurance Assistance Program (SHIP) at [www.shiptalk.org](http://www.shiptalk.org), in the "Medicare & You" handbook and by calling Medicare. A list of national stand-alone prescription drug plans and state-specific fact sheets is available at [www.cms.hhs.gov/center/openenrollment.asp](http://www.cms.hhs.gov/center/openenrollment.asp).

### A Low-Income Subsidy

People with Medicare who have limited incomes and resources may qualify for a low-income subsidy called Extra Help. There is no charge for applying for the subsidy. To learn more about how to sign up for drug coverage or switch to a new plan, visit [www.phrma.org/medicare-open-enrollment](http://www.phrma.org/medicare-open-enrollment). Learn more at [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp) or call Social Security at (800) 772-1213. TTY: call (800) 325-0778.