



Medicare Prescription Drug Benefit (Part D)

Medicare offers prescription drug coverage to everyone with Medicare. Even if you don't take a lot of prescriptions now, it's very important for you to consider joining a Medicare drug plan. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other creditable prescription drug coverage, or you don't get Extra Help, you will likely pay a late enrollment penalty. To get Medicare prescription drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and specific drugs covered. The prescription drug benefit that Medicare offers is often referred to as Medicare Part D.

Source: Medicare & You 2012

Websites

<http://www.medicare.gov/>

Medicare

The official U.S. government site for Medicare.

<https://www.medicare.gov/find-a-plan/>

Medicare Plan Finder

<http://www.medicare.gov/publications/pubs/pdf/10050.pdf>

Medicare & You 2012

The official U.S. government Medicare handbook published by the Centers for Medicare & Medicaid Services in August 2011. Information on viewing the book in Spanish, getting a print copy, or getting next year's edition electronically is available by going to <http://www.medicare.gov/Publications/> and clicking on *Medicare & You*.

<http://www.cms.hhs.gov>

Centers for Medicare & Medicaid Services (CMS)

The Centers for Medicare & Medicaid Services provide health insurance for over 74 million Americans through Medicare, Medicaid and CHIP (the Children's Health Insurance Program).

<http://www.cms.hhs.gov/PrescriptionDrugCovGenIn/>

CMS: Prescription Drug Coverage – General Information

<http://www.benefitscheckup.org/>

National Council on Aging's BenefitsCheckUp

BenefitsCheckUp provides tools that screen seniors with limited income and resources for eligible benefits programs, including help with prescription drug costs.

<http://www.medicareinteractive.org>

Medicare Interactive

Medicare Interactive (a site run by the Medicare Rights Center) allows people to search for information on Medicare benefits.

<http://www.medicarerights.org>

Medicare Rights Center

The Medicare Rights Center (MRC) is a not-for-profit organization working to ensure that older adults and people with disabilities get affordable health care.

<http://www.aarp.org/>

AARP

AARP advocates on behalf of and provides information and services to people age 50 and above. The site has extensive information on health topics, including insurance.

<http://www.aarp.org/health/medicare-insurance/>

AARP: Insurance & Medicare

http://assets.aarp.org/www.aarp.org/articles/health/Medicare_Part_D_booklet_D_18350.pdf

AARP: Medicare Drug Coverage: What You Need to Know about... booklet (2006)

<https://www.aarpmedicareplans.com/medicare-education/what-is-medicare/medicare-part-d.html>

AARP: Medicare Prescription Drug Plans (Part D)

Electronic Publications

http://www.rds.org/pdfsall/MedicarePartDAppeals_032009.pdf

Medicare Part D Appeals: An Advocate's Guide to Navigating the Medicare Private Drug Plan Appeals Process. Medicare Rights Center. Mar 2009.

<http://hpi.georgetown.edu/rxchanges.html>

Understanding Changes in Prescription Drug Coverage for People with Disabilities on Medicare. A Project of Advancing Medicare. Jeffrey S. Crowley with Bob Williams. Nov 2005.

The following books are available for free loan from the PRC library. For more information, please see www.paralysis.org and click *Borrow from Our Lending Library* under PRC Quick Links.

Books

- Barry, Patricia. **Medicare Prescription Drug Coverage for Dummies**. Hoboken, NJ: Wiley Publishing, 2008.
- Fincham, Jack E. **The Medicare Part D Drug Program: Making the Most of the Benefit**. Boston: Jones and Bartlett Publishers, 2007.
- **The New Medicare Prescription Drug Coverage: What You Need to Know**. Washington, DC: AARP, 2005.
24 page booklet.

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