

## SeniorCare and Medicare Part D

### SeniorCare is Creditable Coverage

The Wisconsin SeniorCare prescription drug assistance program is considered “creditable coverage.” This means SeniorCare is as good as the standard Medicare Part D plan.

If you are enrolled in SeniorCare, you can keep SeniorCare and not pay extra if you decide to enroll with Medicare Part D at a later date. If you let your SeniorCare end and do not enroll in a Medicare Part D plan, you may have to pay more to enroll in Medicare Part D if you decide to enroll at a later date.

If you go without creditable prescription drug coverage for 63 days or longer, your monthly premium for Medicare Part D will go up at least one percent for each month you did not have coverage.

**For example**, if you go nine months without coverage, your premium will always be at least 9% higher than what most other people pay.

### Medicare Part D Enrollment

If you do not enroll in a Medicare Part D plan when you are eligible, you will still be able to enroll, however, you will have to wait until the next enrollment period which is October 15<sup>th</sup> through December 7<sup>th</sup>.

If you enroll in a Medicare Part D plan, your coverage will begin about a month after you enroll. If you need help paying for your prescription drugs, and you are currently enrolled in SeniorCare, you may want to remain on SeniorCare at least until your Medicare Part D coverage begins.

### Medicare Part D Low Income Subsidy

There is extra help for people with limited income and resources. Almost 1 in 3 people with Medicare will qualify for extra help and Medicare will pay for almost all of their prescription drug costs. You can apply or get more information about the extra help by calling Social Security at 1-800-772-1213 (TTY 1-800-325-0778) or visiting [www.socialsecurity.gov](http://www.socialsecurity.gov).

Applying for the extra help and enrolling in a Medicare Part D plan are two different processes. Once you are determined eligible for the extra help, you will have to pick a Primary Drug Plan (PDP) and enroll in that PDP.

### Out-Of-Pocket Cost for SeniorCare and Medicare Part D

Out-of-pocket costs for both SeniorCare and Medicare Part D depend on the amount of income you have. People with higher income can expect to have higher out-of-pocket costs. The out-of-pocket costs for Medicare Part D also depend on whether you are eligible for extra help and in which plan you enroll. Some plans have higher premiums than others.

People with lower income and assets who choose to enroll in a Medicare Part D plan may have better coverage if they qualify for extra help and the drugs they need are covered under the plan they select.

### Important Information

We urge you to carefully examine the benefits and coverage under any Medicare Part D plan before you enroll. For help determining which prescription drug plan is best for you, you can contact your County Department of Aging and ask for a benefits specialist.

### For More Information

There are many resources available to answer questions about SeniorCare and Medicare Part D. These include:

- SeniorCare Hotline at 1-800-657-2038, for questions about SeniorCare,
- Prescription Drug Hotline at 1-855-677-2783, for questions about Medicare Part D or
- Benefits Specialist at your County Department on Aging.

The Department of Health Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or 1-888-701-1251 TTY. All translation services are free of charge.

For civil rights questions, call (608) 266-9372 or 1-888-701-1251 (TTY).

State of Wisconsin  
Department of Health Services  
Division of Health Care Access and Accountability

