

**SHICK counseling is free, unbiased, confidential and available to anyone with questions about Medicare.**

**Trained counselors are available statewide to assist with:**

- Claims and appeals
- Fraud
- Prescription drug plans
- Medicare Advantage plans
- Supplemental Insurance (Medigap)
- Employer group plans as supplemental insurance
- Medicaid
- Other health insurance options
- Long-term care options
- Medicare Savings Programs
- Extra Help with prescription drug plans



## Contact Us

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[www.kdads.ks.gov](http://www.kdads.ks.gov)**

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award grant numbers 90MPPG0081, 90SAPG0161, and 2401KSMISH by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

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# MEDICARE PRESCRIPTION DRUG COVERAGE

## Navigating through Medicare



# Medicare Part D Prescription Drug Coverage

- Insurance that covers both generic and brand-name prescriptions
- Coverage is provided through private insurance companies

## If you have Medicare only:

- Enrollment in a prescription drug plan is not automatic.
- If you want prescription coverage, you must choose a plan.
- Most individuals will pay a monthly premium, and may have deductibles, co-pays and a coverage gap.
- Waiting to enroll may result in a higher premium.
- Extra Help is available for individuals with limited income and resources.

## If you have both Medicare and Medicaid:

- You will get almost all your medications through Medicare rather than Medicaid.
- You will be automatically enrolled in a Part D plan.
- The auto-enrolled plan may not be the best one for you. You should shop and compare plans to see if another plan will offer better coverage.
- You will be able to change plans up to four times per year.
- You will receive help paying premiums, deductibles and co-pays of your Medicare prescription drug coverage.

## What You Need to Know

You need to shop and compare prescription drug plans each year to find the one that best suits your needs.

You can get information about plans several ways:

- [www.Medicare.gov](http://www.Medicare.gov)
- 1-800-MEDICARE or 1-800-633-4227
- Call SHICK at 1-800-860-5260 to find a counselor in your area

SHICK has trained counselors who will work with you over the phone, online or in person to help you understand your options so you can choose a plan that's right for you.



**Questions About Medicare?**

**Call 1-800-860-5260**

A SHICK counselor will be happy to help.

<https://www.kdads.ks.gov/SHICK>

