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Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan

People with Medicare can get coverage for prescription drugs through Medicare Prescription Drug Plans. Only insurance companies and other private companies approved by Medicare can offer these plans. You can get information about the Medicare drug plans in your area by visiting Medicare.gov/find-a-plan or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also look in your “Medicare & You” handbook.

Note: If you have prescription drug coverage now, ask your insurer how your coverage works with, or is affected by, Medicare prescription drug coverage. It’s important you check with your insurer before you join a Medicare drug plan because the action you take can affect your current coverage.

How do I join a Medicare drug plan?

You may be able to join a Medicare drug plan by:

- **Filling out a paper enrollment form.** Contact the company offering the Medicare drug plan you choose and ask for an enrollment form. Once you fill out the enrollment form, mail or fax it back to the company.
- **Calling the Medicare plan.** You may be able to join over the phone.
- **Calling 1-800-MEDICARE.** Call and tell them the name of the Medicare drug plan you want to join.
- **Visiting the plan’s website.** Visit the drug plan’s website to see if you can join online.
- **Visiting Medicare.gov.** You may be able to join a Medicare drug plan through Medicare’s online enrollment center by visiting Medicare.gov/find-a-plan. It’s voluntary for drug plans to participate in Medicare’s enrollment center, so not all plans offer this option. You’ll have to give your Medicare number when you join.

When can I join a Medicare drug plan?


Generally, you can join, switch, or drop a Medicare drug plan:

- **When you first become eligible for Medicare.** You can join a Medicare drug plan during the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. Your coverage will begin the first day of the month after you ask to join a plan. If you join during one of the 3 months before you turn 65, your coverage will begin the first day of the month you turn 65.
- **Around your 25th month of disability.** If you get Medicare due to a disability, you can join during the 7-month period that begins 3 months before your 25th month of entitlement to disability payments, includes your 25th month, and ends 3 months after your 25th month of entitlement to disability payments. Your coverage will begin the first day of the month after you ask to join a plan. If you join during one of the 3 months before you first get Medicare, your coverage will begin the first day of your 25th month of entitlement.
- **During Open Enrollment, between October 15–December 7 each year.** Your coverage begins January 1 the following year, as long as the plan gets your request during Open Enrollment.
- **At any time if you qualify for Extra Help.** This includes people who have Medicare and Medicaid, belong to a Medicare Savings Program, get Supplemental Security Income (SSI) benefits (but not Medicaid), and those who apply and qualify. Your coverage will begin the first day of the month after you qualify for Extra Help and ask to join a plan.

You may be able to join, switch, or drop Medicare drug plans at other times, including if:

- You permanently move out of your drug plan's service area.
- Your plan stops offering prescription drug coverage.
- You enter, live in, or leave a nursing home.
- You want to switch to a plan with a 5-star overall quality rating. Quality ratings are available on Medicare.gov.
- Medicare considers your plan a “poor performer” (got a star rating under 3 stars for 3 or more years in a row).

For information on Special Enrollment Periods, visit Medicare.gov.



You may owe a late enrollment penalty, an amount added to your Part D monthly premium, if you didn't join a plan when you were first eligible and you didn't have other creditable prescription drug coverage. However, if you get Extra Help, you don't pay a late enrollment penalty.

What happens after I join a Medicare drug plan?

Once your enrollment is processed, your Medicare drug plan will send you a membership card, member handbook, list of covered drugs (called a formulary), pharmacy provider directory, complaint and appeal procedures, and other important information about being a plan member.

How can I learn more about Medicare drug plans?

- Visit [Medicare.gov/part-d](https://www.Medicare.gov/part-d).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Visit [shiptacenter.org](https://www.shiptacenter.org) or call 1-800-MEDICARE to get the phone number of your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling.



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