

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

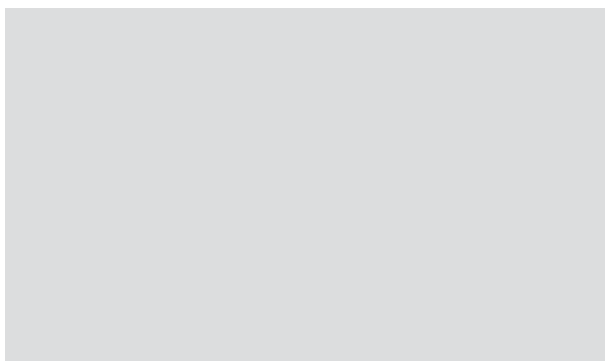
Trained counselors are available statewide to assist with:

- Medicare questions
- Medicare claims and appeals
- Medicare fraud
- Medicare Prescription Drug Plans
- Medicare Advantage plans
- Medicare Supplement Insurance (Medigap)
- Employer Group Plans as supplement insurance
- Medicaid
- Other health insurance options
- Long-Term Care options
- Medicare Savings Programs
- Extra Help with prescription drugs

To find a **SHICK** counselor in your area and to schedule a free, confidential counseling session with a trained, unbiased counselor in your area **call 1-800-860-5260.**



This brochure is not a legal document. The official Medicare program provisions are contained in the relevant laws, regulations and rulings. The SHICK Program is funded by a grant from The Centers for Medicare and Medicaid Services, Washington, D.C.



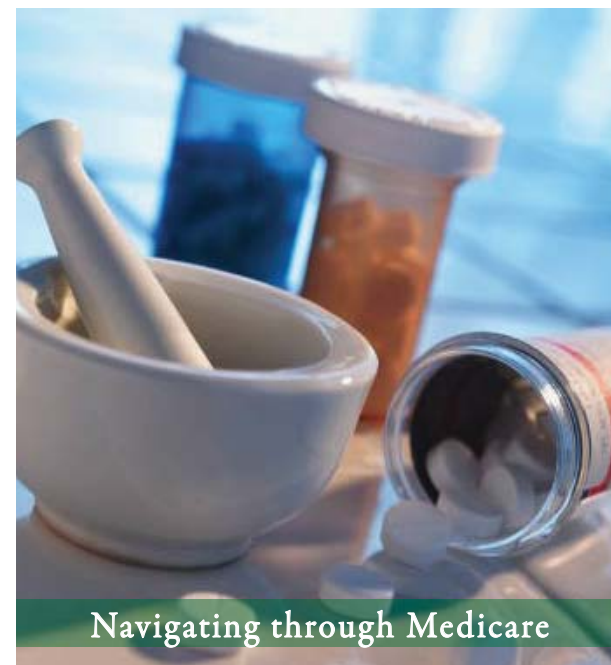
New England Building  
503 S. Kansas Avenue  
Topeka, KS 66603  
1-800-432-3535  
[www.agingkansas.org](http://www.agingkansas.org)

*The Kansas Department on Aging (KDOA) does not discriminate on the basis of race, color, national origin, sex, age or disability. If you believe you have been discriminated against by either KDOA or a KDOA funded program, please contact KDOA to receive additional information on filing a complaint:  
1-800-432-3535 (voice); 1-800-766-3777(TTY).*

April 2009

KANSAS DEPARTMENT ON AGING

## Medicare Prescription Drug Coverage



Navigating through Medicare



## Medicare Prescription Drug Coverage (Part D)

- Insurance that covers both generic and brand name prescriptions
- Coverage is provided through private insurance companies
- Many types of plans are available

*(Most people will pay a monthly premium for Medicare Prescription Drug Coverage.)*

### 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 people 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 people with limited income and resources.

### If you have both Medicare and Medicaid

- You will get almost all your drugs 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 give you better coverage.
- You will be able to change plans at any time.
- You will automatically receive help paying the 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 the plans in several ways:
  - on the internet at **www.Medicare.gov**
  - by calling Medicare at **1-800-MEDICARE** (1-800-633-4227)
  - by calling SHICK at **1-800-860-5260** to find a counselor in your area
- SHICK has trained counselors that can work with you over the phone 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

[http://www.agingkansas.org/SHICK/shick\\_index.html](http://www.agingkansas.org/SHICK/shick_index.html)