Medicare Rights Center

How Do I Get the Most Out of My New Private Medicare Drug Plan

Make Sure Your Drugs Are Covered.

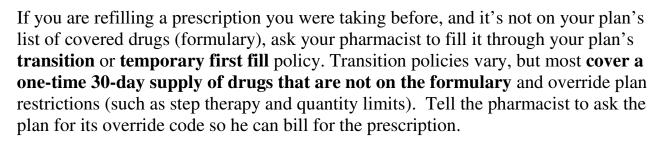
• When your doctor writes you a prescription, find out if that drug will be covered **before you go to the pharmacy.** Ask your doctor to check for you. If your doctor does not have time, call your plan yourself.

• Discuss your list of medications with your doctor and ask if there are **generic alternatives** that would work for you. Generics cost less and work well.

If Your Drugs Are Not Covered...

• Know your plan's transition policy.

Every drug plan must have a **transition policy** to ensure that new members have uninterrupted access to drugs they were already taking when they joined.



• Ask your doctor to change your prescription to a covered drug.

• If no covered drug will work for you, ask the plan for an "exception" to its formulary so it will cover the drug you need.

Your doctor must certify that the drugs covered are not as effective or may be harmful to you. If a plan denies your request, you can appeal the decision.

• Change plans.

This year, you can switch plans once between Jan. 1 and May 15. After that, most people can only switch during the annual coordinated election period, which runs each year from Nov. 15 to Dec. 31. If you have Medicaid, a Medicare Savings Program, or are in a nursing home, you can switch plans once a month.