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

People with Medicare can get insurance 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 the number on your Medicare card 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 due to age (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).
- 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.
- During open enrollment, from October 15–December 7. If you make a change during open enrollment, your coverage will begin January 1 of the following year.
- 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.

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

- 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

For information on special enrollment periods, visit [medicare.gov/publications](https://www.medicare.gov/publications) to get the tip sheet “Understanding Medicare Enrollment Periods.”

For most people, you'll pay a lower monthly premium if you join when you're first eligible. 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/publications](https://www.medicare.gov/publications) to get the “Medicare & You” handbook or “Your Guide to Medicare Prescription Drug Coverage” booklet.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Visit [medicare.gov/contacts](https://www.medicare.gov/contacts) or call 1-800-MEDICARE to get the phone number of your State Health Insurance Assistance Program (SHIP), for free personalized health insurance counseling.

