

**TIP SHEET**  
**SENIORS WITH PART D PRESCRIPTION PLANS**  
**CAN CHANGE PLANS EVERY YEAR**

Seniors who enrolled in a Medicare Part D Prescription Drug Plan (PDP) have the option of changing plans (or joining a plan if they have not already done so) from November 15 to December 31 of each year.

**WHY CHANGE PLANS.** Seniors may want to change plans for a number of reasons: (i) the PDP has notified the senior that it plans to drop one or more of their drugs from their formulary (list of available medications); (ii) the senior is reaching the coverage gap (donut hole) sooner than anticipated and may want to purchase a PDP with coverage through the coverage gap; (iii) the PDP has notified the senior that it will no longer participate in the Medicare Part D program; (iv) the PDP will increase its premium or copays higher than the senior wants to pay and a cheaper plan may be available; (v) a senior is not happy with the PDP's quality of service.

**COMPARE PLANS EACH YEAR.** Seniors should remember that PDP's will change every year and that it is a good idea to compare plans to insure that you are in the plan that best suits your needs. Plans can be compared at the Medicare web site: [www.medicare.gov](http://www.medicare.gov). If you do not have access to a computer, call Medicare at 1-800-Medicare to assist in enrolling you in a new plan. Medicare can enroll you on the telephone. When you call, make sure you have a list of all your medications, including dosages.

For more information, please call Ariella at 732 – 777 – 1940 or 609 – 395 – 7979  
Toll-free hotline at National Government Services: 877 – 678 – 4679

Jewish Family and Vocational Service  
of Middlesex County

200 Metroplex Drive, Edison, NJ 08817 \* 52 Concordia Shopping Center, Monroe Township, NJ 08831



Another resource for seniors on Medicare is to call the State Health Insurance Assistance Program (SHIP) at 1-800-792-8820. SHIP counselors will provide you with one-on-one advice.

**IF YOU INTEND TO CHANGE PLANS** do so sooner rather than later. The sooner you change plans the more time the PDP has to complete your enrollment and provide you with your Medicare Part D card. Remember your new PDP will not become effective until January 1 of the next year.

**IF YOU JOIN A PLAN** during the open enrollment period, but you were eligible to join a Part D plan earlier but you did not do so, and you did not have other prescription drug coverage that was, on average, at least as good as the Medicare drug coverage, your premium cost for a PDP plan will be penalized 1% for every month that you did not enroll. You will have to pay this penalty for as long as you have a drug plan. The penalty is based on the national average monthly premium of PDPs multiplied by the number of months someone is without coverage and can increase every year.

### **Report possible fraud.**

- call the SMP of NJ (Jewish Family and Vocational Service) 732-777-1940 or 609-395-7979
- Medicare: 1-800-MEDICARE (1-800-633-4227)  
Also visit the web-site: [www.medicare.gov](http://www.medicare.gov)
- call the National Government Services toll-free hotline at 1-877-678-4697 to report possible Medicare or Medicaid fraud, waste or abuse in connection with Medicare Part B.

### **IMPORTANT TELEPHONE NUMBERS**

SHIP (State Health Insurance Assistance Program): 1-800-792-8820

Social Security Administration: 1-800-772-1213

PAAD or Senior Gold: 1-800-792-9745

National Government Services (formerly Empire Medicare Services)

- to make a toll free complaint 1-877-678-4697

Medicare Drug Integrity Contractor (MEDIC)

- to make a toll free complaint in connection with Medicare Part D drug prescription program: 1-877-772-3379