

## [Skip Navigation](#)



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- [Email](#)
- [Print](#)
  
- Bookmark & Share
  - Add this to...
  - [Favorites](#)
  - [Del.icio.us](#)
  - [Digg](#)
  - [Facebook](#)
  - [Google Bookmarks](#)
  - [Yahoo MyWeb](#)
  
- [RSS](#)
- [Español](#)
- 1. [A Small Font](#)
  2. [A Medium Font](#)
  3. [A Large Font](#)
  
- [Home](#)
- [Manage Your Health](#)
  - [Preventive Services](#)
    - [Welcome to Medicare Preventive Visit](#)
    - [Flu Shots](#)
    - [Preventive Service Checklist](#)
  - [MyMedicare.gov](#)
  - [Personal Health Records](#)
- [Medicare Basics](#)
  - [Medicare Benefits](#)
    - [Part A](#)
    - [Part B](#)
    - [Part C](#)
    - [Part D](#)
  - [Coverage Choices](#)
  - [Other Insurances](#)
  - [Eligibility & Enrollment](#)
  - [Understanding Claims](#)
  - [Help with Medical and Drug Costs](#)

- [Resource Locator](#)
  - [Drug and Health Plans](#)
  - [Medigap Policies](#)
  - [Doctors](#)
  - [Hospitals](#)
  - [Formulary Finder](#)
  - [Long-Term Care Planning](#)
  - [Home Health Agencies](#)
  - [Your Medicare Coverage](#)
  - [Nursing Homes](#)
  - [Medical Equipment Suppliers](#)
  - [Dialysis Facilities](#)
  - [Medicare & You 2011 Handbook](#)
  - [Forms](#)
  - [Publications and Podcasts](#)
  - [Information in Other Languages](#)
- [Help & Support](#)
  - [Contact Medicare](#)
  - [A-Z Index](#)
  - [Frequently Asked Questions](#)
  - [Useful Phone Numbers and Websites](#)
  - [Glossary](#)
  - [Order a New Card](#)
  - [Change Your Address](#)
  - [Caregiver Resources](#)
  - [Downloadable Databases](#)
  - [Filing a Complaint or Grievance](#)
  - [Ombudsman](#)
  - [Fraud & Abuse](#)
  - [MyMedicare.gov Help](#)

---

 [Go to the Medicare.gov home page](#)

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You are here: [Home](#)>[Medicare Basics](#)>[Medicare Benefits](#)>Medicare Prescription Drug Coverage (Part D)

## [Medicare Benefits](#)

- [Part A](#)
- [Part B](#)
- [Part C](#)
- [Part D](#)

# What Is Part D (Medicare Prescription Drug Coverage)?

Medicare prescription drug coverage is insurance run by an insurance company or other private company approved by Medicare. There are two ways to get Medicare prescription drug coverage:

1. **Medicare Prescription Drug Plans.** These plans (sometimes called "PDPs") add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.
2. **Medicare Advantage Plans** (like an HMO or PPO) are other Medicare health plans that offer Medicare prescription drug coverage. You get all of your Part A and Part B coverage, and prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called "MA-PDs."

If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other credible prescription drug coverage, you will likely pay a late enrollment penalty.

## How Much Does Medicare Prescription Drug Coverage Cost?

Each plan can vary in cost and drugs covered. The [Medicare Plan Finder](#) can help you find and compare plans in your area.

Your Part D monthly premium could be higher based on your income. This includes Part D coverage you get from a Medicare Prescription Drug Plan, or a Medicare Advantage Plan or Medicare Cost Plan that includes Medicare prescription drug coverage. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information provided to Social Security by the IRS) is above a certain amount, you will pay a higher monthly premium. For more information, visit [Social Security's website](#).

Many people qualify to get [Extra Help](#) paying their Medicare prescription drug costs but don't know it. Most who qualify and join a Medicare drug plan will get 95% of their costs covered. Don't miss out on a chance to save. Extra Help and other programs (like [Medicare Savings Programs](#)) may help make your health care and prescription drug costs more affordable.

## How Do I Get Medicare Prescription Drug Coverage?

To join a Medicare Prescription Drug Plan, you must have Medicare Part A **or** Part B. To join a Medicare Advantage Plan, you must have Part A **and** Part B. You must also live in the service area of the Medicare drug plan you want to join.

Remember, costs and coverage varies with each plan. Check out the [Medicare Plan Finder](#) can help you find and compare plans in your area. [Medicare also has information on quality to help you compare plans.](#)

If you have employer or union coverage, call your benefits administrator before you make any changes, to before you sign up for any other coverage. If you drop your employer or union coverage, **you may not be able to get it back.** You also may not be able to drop your employer or union drug

coverage without also dropping your employer or union health (doctor and hospital) coverage. If you drop coverage for yourself, you may also have to drop coverage for your spouse and dependants.

Once you choose a Medicare drug plan, you may be able to join by completing a paper application, calling the plan, or enrolling on the plan's Web site or on the [Medicare Plan Finder](#). You can also enroll by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. When you join a Medicare drug plan, you will have to provide your Medicare number and the date your Part A and/or Part B coverage started. This information is on your Medicare card. Note: Medicare drug plans aren't allowed to call you to enroll you in a plan. Call 1-800-MEDICARE to report a plan that does this.

## How Does My Other Insurance Work with Medicare Drug Coverage?

If you have other insurance, find it below to understand how it works with, or is affected by, Medicare prescription drug coverage.

### Employer or Union Health Coverage

This is health coverage based on your, your spouse's, or other family member's current or former employment. If you have prescription drug coverage based on employment, the employer or union will notify you each year to let you know if your drug coverage is creditable. **Keep the information you get.**

If you join a Medicare drug plan, you, your spouse, or your dependants may lose your employer or union health coverage. Call your benefits administrator for more information before making any changes to your coverage.

### COBRA

This is a Federal law that may allow you to temporarily keep employer or union health coverage after the employment ends or after you lose coverage as a dependent of the covered employee.

There may be reasons why you should take Part B instead of COBRA. However, if you take COBRA and it includes creditable prescription drug coverage, you will have a special enrollment period to join a Medicare drug plan without paying a penalty when the COBRA coverage ends. Talk with your [State Health Insurance Assistance Program \(SHIP\)](#) to see if COBRA is a good choice for you.

### Medigap (Medicare Supplement Insurance) Policy with Prescription Drug Coverage

[Medigap policies](#) are no longer sold with prescription drug coverage, but if you have drug coverage under a current Medigap policy, you can keep it. But you may want to join a Medicare drug plan instead, because most Medigap drug coverage isn't creditable.

If you join a Medicare drug plan, your Medigap insurance company must remove the prescription drug coverage under your Medigap policy and adjust your premiums. Call your Medigap insurance company for more information.

**The types of insurance listed below are all considered creditable prescription drug coverage. If you have one of these types of insurance, in most cases, it will be to your advantage to keep your current coverage.**

## **Federal Employee Health Benefits Program (FEHBP)**

If you join a Medicare drug plan, you can keep your FEHBP plan, and your plan will let you know who pays first. For more information, contact the Office of Personnel Management at 1-888-767-6738, or visit [the Office of Personnel Management website](#). TTY users should call 1-800-878-5707. You can also call your plan if you have questions.

## **Veterans Benefits**

You may be able to get prescription drug coverage through the U.S. Department of Veterans Affairs (VA) program. You may join a Medicare drug plan, but if you do, you can't use both types of coverage for the same prescription. For more information, call the VA at 1-800-827-1000, or visit the [VA website](#). TTY users should call 1-800-829-4833.

## **TRICARE (Military Health Benefits)**

Most people with TRICARE who are entitled to Part A **must** have Part B to keep TRICARE prescription drug benefits. If you have TRICARE, you aren't required to join a Medicare drug plan. If you do, your Medicare drug plan pays first, and TRICARE pays second. If you join a Medicare Advantage Plan with prescription drug coverage, TRICARE won't pay for your prescription drugs. For more information, call the TRICARE pharmacy contractor at 1 877 363 8779, or visit the [TRICARE website](#). TTY users should call 1-877-540-6261.

## **Indian Health Services**

If you get prescription drugs through an Indian health pharmacy, you pay nothing and your coverage won't be interrupted. Joining a Medicare drug plan may help your Indian health provider with costs, because the drug plan pays part of the cost of your prescriptions. Talk to your benefits coordinator - they can help you choose a plan that meets your needs and explain how Medicare works with your health care system.

## **Related Links**

- [Your Medicare Benefits](#)
- [Are you having trouble paying for perscription drugs](#)
- [4 Ways to Help Lower your Medicare Prescription Drug Costs](#)
- [How Medicare Drug Plans Use Pharmacies, Formularies, and Common Coverage Rules](#)
- [Are You Paying the Right Amount for Your Prescriptions?](#)
- [Medicare Prescription Drug Coverage: How to Join a Medicare Drug Plan](#)
- [Quick Facts about Medicare Prescription Drug Coverage for People Who Have Drug Coverage from an Employer or Union](#)
- [Things to Think about when You Compare Medicare Drug Coverage](#)

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[Click here to go to the top of this page](#)

## [Manage Your Health](#)

- [Preventive Services](#)
  - [Welcome to Medicare Preventive Visit](#)
  - [Flu Shots](#)
  - [Preventive Service Checklist](#)
- [MyMedicare.gov](#)
- [Personal Health Records](#)

## [Medicare Basics](#)

- [Medicare Benefits](#)
  - [Part A](#)
  - [Part B](#)
  - [Part C](#)
  - [Part D](#)
- [Coverage Choices](#)
- [Other Insurances](#)
- [Eligibility & Enrollment](#)
- [Understanding Claims](#)
- [Help with Medical and Drug Costs](#)

## [Resource Locator](#)

- [Drug and Health Plans](#)
- [Medigap Policies](#)
- [Doctors](#)
- [Hospitals](#)
- [Formulary Finder](#)
- [Long-Term Care Planning](#)
- [Home Health Agencies](#)
- [Your Medicare Coverage](#)
- [Nursing Homes](#)
- [Medical Equipment Suppliers](#)
- [Dialysis Facilities](#)
- [Medicare & You 2011 Handbook](#)
- [Forms](#)
- [Publications and Podcasts](#)
- [Information in Other Languages](#)

## [Help & Support](#)

- [Contact Medicare](#)
- [A-Z Index](#)
- [Frequently Asked Questions](#)
- [Useful Phone Numbers and Websites](#)
- [Glossary](#)
- [Order a New Card](#)
- [Change Your Address](#)

- [Caregiver Resources](#)
- [Downloadable Databases](#)
- [Filing a Complaint or Grievance](#)
- [Ombudsman](#)
- [Fraud & Abuse](#)
- [MyMedicare.gov Help](#)



Go to the U.S. Department of Health & Human Services home page.

- [Join Our Email List](#)
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