

Medicare Part D Timeline

Mid-May 2005

The Centers for Medicare and Medicaid Services (CMS) begins notifying people who are eligible for “extra help” that they will be automatically enrolled in a program to help pay for the Medicare drug benefit. This includes most people who (1) receive both Medicaid and Medicare (dual eligibles); (2) receive Supplemental Security Income (SSI) benefits; or (3) are in a Medicare Savings Program (the Qualified Medicare Beneficiaries

Program [QMB], the Specified Low-Income Medicare Beneficiary Program [SLMB], or the Qualified Individual Program [QI-1]). The letter also informs recipients that beginning on January 1, 2006, Medicare, not Medicaid, will pay for their prescription drugs. Under the Medicare Prescription Drug Benefit, (a.k.a. Medicare Part D), enrollees will be responsible for a co-payment for each prescription filled.

May–August 2005

People who will not be automatically enrolled for extra help (also called LIS or low income subsidy) in paying for the Medicare drug benefit but who nevertheless may be eligible for this help will receive an application in the mail from the Social Security Administration (SSA). Beginning in July, SSA will start processing these applications. Applicants will be notified of SSA’s decision by mail. Individuals with annual incomes under \$14,355 and assets under \$11,500 and married

couples with combined annual incomes under \$19,245 and assets under \$23,000 who have not received applications in the mail can request an application by calling SSA at 1-800-722-1213 (TTY: 1-800-325-0778) or their local Social Security office. Due to income disregards, people whose income and assets are slightly higher can also apply. In late June, SSA will also make this application available on the Internet (<http://www.socialsecurity.gov/prescriptionhelp/>).

September 2005

CMS awards bids to plans and begins automatically and randomly assigning dual eligibles (people who receive both Medicare and Medicaid) to a Medicare drug benefit plan. There will be an opportunity to switch

plans following these assignments before people are formally enrolled.

October 2005

Individuals receiving both Medicaid and Medicare (dual eligibles) receive letters from CMS telling them which Medicare drug plan they have been assigned to. If they

accept that plan, they don’t have to do anything. If they want to select a different Medicare drug plan, they have until December 31, 2005.

October 1, 2005

CMS begins mailing out the Medicare & You 2006 handbook which explains how the Medicare drug benefit works and what participants need to do. The

lists of covered drugs offered by various Medicare Prescription Drug Plans will not be included in this document.

Mid-October 2005

Beginning in mid-October, information on the benefits and the lists of covered drugs offered by the different Medicare Prescription Drug Plans will be available

online at www.medicare.gov and by phone at 1-800-MEDICARE.

November 15, 2005

Enrollment for 2006 Medicare Prescription Drug Plans begins. People who get both Medicaid and Medicare (dual eligibles) have until December 31, 2005 to change their plan assignment. If they do not, they will be automatically enrolled in the plan CMS has selected for them. Beginning January 1, 2006, dual

eligibles will be able to change plans once a month without penalty.

People who are not dual eligibles have until May 15, 2006 to enroll in a Medicare prescription drug plan. After this date, there will be a premium penalty for late enrollment.

December 31, 2005

MEDICAID prescription drug benefit ends for dual eligibles.

January 1, 2006

MEDICARE prescription drug coverage begins for dual eligibles (people who get both Medicaid and Medicare)

and for people who have applied for Part D and enrolled in a plan.

January 1–June 30, 2006

During this period, individuals who are not dual eligibles can change Medicare drug plans. After this window

closes, they are permitted only one change a year. Dual eligibles can change their plans once a month.

May 15 2006

Enrollment period ends. After May 15th, there will be an increase in premium costs — 1% of the premium for

each month a person delays enrollment.

May 2006

Everyone eligible for “extra help” paying their Medicare drug costs (formerly known as low income subsidies) who has not enrolled in a Medicare drug plan will be

assigned a plan by CMS. These plans will be effective as of June 1, 2006.

Getting More Information

GMHC fact sheets:

Medicaid, Medicare, and the Part D Drug Benefit Enrollment Considerations

Medicare Part D Timeline
Paying for Part D

Other Resources and Networks

Center for Medicare and Medicaid Services (CMS) and the Department of Health and Human Resources

www.cms.hhs.gov/medicare/medicarereform/

Families USA

www.familiesusa.org/site/PageServer?pagename=Medicare_Drug_Law_Materials

Medicare Rights Center

www.medicarerihts.org/newlawframeset.html

Kaiser Family Foundation

www.kff.org/medicare

Center for Medicare Advocacy

www.medicareadvocacy.org/FAQ_PrescDrugs.htm

HIV Medicine Association

www.idsociety.org/HIVMA_Template.cfm?Section=Medicare&Template=/TaggedPage/TaggedPageDisplay.cfm&TPLID=42&ContentID=7079

EPIC Elderly Pharmaceutical Insurance Coverage

www.health.state.ny.us/health_care/epic/index.htm

Social Security Administration

www.socialsecurity.gov/prescriptionhelp

Treatment Access Expansion Project

www.taepusa.org/medicare_partd.html

American Academy of HIV Medicine

www.aahivm.org