

## **Mysteries of Medicare: Do You Need to Enroll in Medicare Part D?**

APPRISE is Pennsylvania's statewide program of Medicare counseling under the auspices of the Chester County Department of Aging in Chester County. Trained APPRISE counselors meet with Medicare beneficiaries to help explain Medicare programs and enrollment. This newsletter from the APPRISE program is an attempt to help you understand one of the often misunderstood parts of Medicare enrollment. What is Part D of Medicare? Do you need to enroll in a Medicare Part D plan? When should you enroll in Part D of Medicare?

Part D of Medicare provides coverage for many prescription medications. In order to avoid Part D enrollment penalties (which you would be assessed for each month that you delay enrollment), you should not go more than 63 consecutive days without a Part D plan or other "creditable" prescription plan. If you have another type of plan, such as an Employer Group Health Plan, retiree plan or VA benefits, you should receive documentation annually stating that your coverage is "creditable" - as good as, or better than, a Medicare Part D Plan. **You need a Part D Plan or other creditable prescription plan even if you are not taking any medications.** The best time to enroll or check your creditable coverage is during your Initial Enrollment Period, starting three months before your 65th birthday. APPRISE can check your coverage, assist with enrollment and screen you for possible prescription assistance programs.

Contact APPRISE to schedule a free, confidential meeting with a counselor about your Part D coverage. Call any of the county senior centers, the APPRISE Helpline 610-344-5004 to leave a message, or email us at [apprisechesco@outlook.com](mailto:apprisechesco@outlook.com). Visit our website at <http://www.chesco.org/477/Apprise-Health-Insurance-Counseling>.