

GeorgiaCares

Local help for people with Medicare

GeorgiaCares is a volunteer-based program that provides free, unbiased and factual information and assistance regarding Medicare and other related health insurance.

GeorgiaCares is the State Health Insurance Assistance Program (SHIP) for Georgia.

SHIP

The State Health Insurance Assistance Program (SHIP) provides personalized counseling, education and outreach to assist Medicare beneficiaries and help answer questions about:

- Original Medicare
- Medicare health and drug plans
- Medicare Supplement Insurance
- Financial assistance programs

Visit **GeorgiaCares** online at www.mygeorgiacares.org



Georgia Department of Human Services
Division of Aging Services

Importance of Having a Prescription Drug Plan

It is important that you consider your options when choosing a prescription drug plan once you become eligible for Medicare.

What to consider before you enroll in a prescription drug plan

- Your list of medications
- Whether your medications are on the list of prescription drugs
- Choosing a pharmacy that can save on costs
- Monthly premiums, deductibles and coinsurance

You may qualify for the **Extra Help** Program to help with prescription drug costs.

There are two ways to enroll in a Medicare prescription drug plan.

- Medicare Advantage (**Part C**) plan
- Medicare Prescription Drug Program (**Part D**)

These programs are **optional** but provide coverage that Original Medicare (**Part A and Part B**) does not cover for prescription drug costs. Keep in mind that you must have either Medicare Part A or Part B to get Part D coverage.

Employer-based option:

If you are considering staying covered under a current/previous employer, be sure to:

- Check with your employer to see if the current plan is considered credible prescription drug coverage under Medicare
- Have your employer provide **credible prescription drug coverage** documentation to you
- If you lose your employee-sponsored drug coverage, you have **63 days** from the end of that coverage to enroll in a Part D plan

If you do not enroll in a Medicare Prescription Drug Program during your **seven-month Initial Enrollment Period** and do not have credible coverage, you may be subject to a **late enrollment penalty**.

Call **GeorgiaCares** today!

866-552-4464

(Option 4)

GeorgiaCares is a public-private partnership administered through the Georgia Department of Human Services (DHS) Division of Aging Services (DAS). This document is supported by DHS with financial assistance, in whole or in part, through a grant from the Administration for Community Living and the Centers for Medicare and Medicaid Services.