

Medicare Part D: How to Change Plans

Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

From October 15th – December 7th each year, you can add, change, or drop a plan. Your coverage will begin on January 1st the following year if submitted by the Dec 7th deadline.

*If you are on a Medicare Savings Plan (MSP), you may be allowed to change Part D plans outside of the enrollment period

How to Change your Medicare Part D Plan:

- 1. Call Medicare at 1-800-633-4227
- 2. Stay on the line for English, press #2 for Spanish
- 3. Enter Medicare number
- 4. Enter date of birth, say "drug coverage"
- 5. It will say what drug plan you currently have
- 6. Say you need to "speak to an agent"
- 7. They will read a disclaimer about Part D plans
- 8. You give them the list of prescriptions, dosage, and number you take in a day
- 9. You can ask them to give you the top 3 choices of plans
- 10. After you choose the best plan, it is helpful for you to write down the coverage company and the confirmation code for your records and for future reference

You will need:

- First and last name
- Address
- Phone number
- Medicare number

Medicare Drug Coverage Phone Numbers:

- Aetna Medicare: 800-529-5586
- Anthem Blue Cross/Blue Shield: 800-261-8665
- Cigna Medicare Rx: 800-222-6700
- Health Net: 800-606-3604
- Health Spring Prescription Drug Plan: 800-331-6293
- Humana Insurance Company: 800-706-0872
- Express Scripts Medicare Prescription Plan: 800-758-3605

- List of prescription drugs, dosages, and how many are taken every day
 - o OTC drugs are not covered
- RX America: 800-429-6686
- Silver Script Insurance Company: 866-855-6106
- Sterling Life Insurance Company: 800-688-0010
- United American Insurance Company: 800-331-2512
- United Healthcare: 888-867-5564
- Universal American: 866-249-8668
- Well Care: 888-530-9491

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What If I Have a Medicare Advantage Plan?

- If you have a Medicare Advantage Plan, you can switch your Part D plan during the Medicare Advantage Open Enrollment Period (MA OEP), which is open January 1st through March 31st
- To switch your drug coverage during this timeframe, you need to disenroll from your Medicare Advantage Plan and either select 1) a different Medicare Advantage Plan with prescription drug coverage, or 2) Original Medicare with a stand-alone Part D plan.
- Changes made during the MA OEP will take effect on the first of the month following the month you enroll.
- If you want to keep your Medicare Advantage Plan, you should **NOT** use the MA OEP to change drug coverage.
- Under certain circumstances, you may be eligible to use a Special Enrollment Period (SEP) to make changes to your Part D coverage. For a full list of SEPs and requirements, access the following link: <u>https://www.medicareinteractive.org/pdf/SEP-Chart.pdf</u>.