



Now Medicare covers more than ever.

After 40 years of providing dependable coverage for doctor visits, hospital stays, and life-saving surgeries, Medicare now covers preventive screenings and offers dependable coverage for prescription drugs.

### Introducing Medicare Prescription Drug Coverage

Everyone with Medicare is eligible for this coverage, regardless of income level and resources, pre-existing conditions, or current prescription expenses.



Prescription drugs can heal, cure, comfort, even prevent. Medicare prescription drug coverage could make it easier for your Indian health provider to pay for the prescription drugs you need to stay healthy.

This brochure explains how this historic new coverage works, and what you can do to make sure it works for you and your community.

1-800-MEDICARE (1-800-633-4227)



### How the coverage helps

Medicare prescription drug coverage covers both brand-name and generic prescription drugs at participating pharmacies.

Indian Health may be reimbursed for Medicare prescription drugs issued to people enrolled in a Medicare drug plan.

Many Indian health facilities will participate in Medicare drug plans to provide you with the prescriptions you need. Joining a Medicare drug plan will benefit you and your community. Ask your pharmacy if they participate in a Medicare drug plan.



TTY 1-877-486-2048

### How the coverage works

Medicare prescription drug coverage is insurance. Private companies provide the coverage. You choose the drug plan that may be available through your local Indian health provider. You will still get your drugs at Indian health pharmacies. If you choose a plan your Indian health provider carries, they can get reimbursed for your drugs.

Extra help is available for people with limited income and resources. People who may qualify will receive an application in the mail.

Indian health can use this extra money to enhance their services. When you join a plan, Medicare helps Indian health pay the bill.

Everyone who is eligible for Medicare is eligible for prescription drug coverage.



### How to join

Join a Medicare drug plan starting November 15, 2005. Enrollment is your choice. You must join a plan to get the coverage.

Contact your local Indian health provider for enrollment assistance. You can also join on-line with the same prescription plan as your pharmacy. If you don't join a plan by May 15 your next chance will be November 15 through December 31 of each year.

Even if you do not take a lot of prescription drugs now, it's still good to consider joining. As we age, most people need prescription drugs to stay healthy. Joining, now means a lower monthly premium than if you join after the open enrollment period ends on May 15, 2006. Consult with your Indian health pharmacy to see if premiums and co-pays apply to you.

### How to learn more

We urge you to join all of America in learning more about this historic addition to Medicare. Discuss it with your family, friends and Indian health provider. Talk about it over dinner. Keep an eye out for community meetings. Look in your mailbox for more detailed information coming soon. Medicare has answers to your questions.

### Call your local Indian health provider or 1-800-MEDICARE

24 hours a day, 7 days a week or visit [www.medicare.gov](http://www.medicare.gov).

With Medicare prescription drug coverage, Medicare is better. Now is the time to seriously consider how this important new coverage can make life better for you and your community.

[www.medicare.gov](http://www.medicare.gov)

# MARK YOUR CALENDAR:

## Important Dates for Medicare Prescription Drug Coverage

### October 2005

Talk to your Indian health provider. Watch the mail for the *Medicare & You* handbook. Look for community events throughout the fall.

### November 15, 2005

First day you can join a plan.

### January 1, 2006

Coverage begins for those who join by December 31, 2005.

### May 15, 2006

For most individuals this is the last day to join a plan without paying a penalty. If you receive healthcare from the Indian Health Service or a Tribe this deadline and penalty may not apply to you. Ask your local Indian health provider.



### Call 1-800-MEDICARE

24 hours a day, 7 days a week or visit  
[www.medicare.gov](http://www.medicare.gov)



## How to make an *informed* decision about Medicare Prescription Drug Coverage

### Get all the information you need

Detailed information from both Medicare and private companies will begin to arrive in the mail in October. Instructions on how to join will be sent to you in the *Medicare & You* handbook in October. Please read it carefully. Share it with people you know and trust. Talk about it. Ask your Indian health provider to help you.

### Act on that information and sign up

Once you feel comfortable that you have all the information you need to make a decision, it's time to act. You must sign up for coverage to begin. You can do it as early as November 15, 2005. The sooner you join, the sooner your coverage will begin. Got a question? Need someone to walk you through it? Call 1-800-MEDICARE any time of day or night. Contact your Indian health provider. We're here to help.

### Call 1-800-MEDICARE

24 hours a day, 7 days a week or visit  
[www.medicare.gov](http://www.medicare.gov)



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**INDIAN HEALTH**

Treatment.  
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INTRODUCING  
**MedicareRx**  
Prescription Drug Coverage