*the*Clearing

INDEPENDENT EDUCATION · NO PLAN SALES · NO CARRIER RECOMMENDATIONS

Medicare Drug Plan Starter Kit

Check the right things before you choose, keep, delay, or fix Medicare drug coverage.

Medicare drug coverage can feel harder than it should because the right answer depends on timing, other coverage, medications, pharmacies, costs, plan rules, and yearly changes.

This starter kit helps you know what to check first — and what you can ignore until it matters.

USE THIS GUIDE IF YOU ARE

- [ ] Just learning about Medicare drug coverage
- [ ] New to Medicare or turning 65 soon
- [ ] Working past 65 or covered through an employer, spouse, retiree plan, union, VA/TRICARE, COBRA, Medicaid, or another source
- [ ] Choosing or changing a Medicare drug plan
- [ ] Already have a drug plan and want to review it
- [ ] Dealing with an expensive, denied, delayed, restricted, or hard-to-fill medication
- [ ] Helping a parent, spouse, or family member

THE BIG IDEA

Part D is not set-and-forget.

THE 6 THINGS TO CHECK

CHECK	WHAT IT MEANS
Timing	Do I need drug coverage now?
Other coverage	Is it good enough to delay Part D?
Drugs	Are my exact medications covered?
Pharmacy	Is my pharmacy preferred, standard, or out of network?
Cost	What is the total yearly cost, not just premium?
Rules / help	Are there approval rules, limits, or help options?

KEY IDEA

Medicare drug coverage is not just about picking a low premium. It is about checking the details that affect your real cost, access, timing, and ability to avoid surprises.

WHERE ARE YOU RIGHT NOW?

Start with your situation.

- ☐ **I'm just learning.** I want to understand how Medicare drug coverage works before going deeper.
- ☐ **I'm new to Medicare or turning 65 soon.** I want to know when I need drug coverage and what to check before choosing a first plan.
- ☐ **I'm working past 65 or have other drug coverage.** I need to know whether I can safely delay Part D.
- ☐ **I'm choosing or changing a drug plan.** I want to compare plans using my medications, pharmacy, and total yearly cost.
- ☐ **I already have a drug plan.** I want to review whether it still fits next year.
- ☐ **I have an expensive, denied, delayed, restricted, or hard-to-fill medication.** I need to figure out what kind of problem I have and what to ask next.
- ☐ **I'm helping someone else.** I need to gather the right facts before making calls or decisions.

WHERE TO BEGIN

YOUR SITUATION	FIRST THING TO CHECK
Just learning	Basics + timing
New to Medicare	Enrollment timing + first plan checklist
Working past 65	Creditable coverage proof
Choosing / changing	Drug list + pharmacy + cost review
Already enrolled	Annual review
Drug problem	Cost/access problem checklist
Helping someone	Family medication organizer

ENROLLMENT TIMING

First, do I need drug coverage now?

MY TIMING CHECK — CHECK WHAT APPLIES

- ☐ I am not on Medicare yet
- ☐ I already have Medicare
- ☐ I am helping someone else
- ☐ I am turning 65 soon
- ☐ I am working past 65
- ☐ I am not sure

FILL IN WHAT YOU KNOW

65th birthday month ....

Medicare Part A start date ....

Medicare Part B start date ....

Drug coverage start date, if known ....

Current drug coverage source ....

I verified this with ....

WATCH-OUT

Do not wait based only on “I don’t take medications.” First check whether you need Part D now or whether other drug coverage protects you.

LATE ENROLLMENT PENALTY + CREDITABLE COVERAGE

If I delay Part D, am I protected?

WHAT CREDITABLE COVERAGE MEANS

Creditable coverage means prescription drug coverage that is expected to pay, on average, at least as much as standard Medicare drug coverage.

OTHER COVERAGE CHECK — DO I HAVE DRUG COVERAGE THROUGH

- [ ] Employer
- [ ] Retiree plan
- [ ] VA / TRICARE
- [ ] Medicaid / Extra Help
- [ ] Stand-alone Part D plan
- [ ] Not sure
- [ ] Spouse's employer
- [ ] Union
- [ ] COBRA
- [ ] Medicare Advantage with drug coverage
- [ ] None

PROOF CHECK

- [ ] I have written proof that this coverage is creditable
- [ ] I need to ask HR, benefits, or the plan administrator
- [ ] I know when this coverage ends
- [ ] I saved the notice with my Medicare documents

WATCH-OUT

Do not assume employer, retiree, union, COBRA, VA/TRICARE, spouse, or other drug coverage protects you from a penalty. Ask for written proof.

MEDICATION LIST STARTER

Build your drug list before comparing plans.

MEDICATION	DOSE	HOW OFTEN	QTY / MONTH	BRAND / GENERIC	PRESCRIBER

BEFORE COMPARING PLANS, CONFIRM

- [ ] exact drug name
- [ ] dose
- [ ] quantity
- [ ] refill schedule
- [ ] brand or generic
- [ ] preferred pharmacy
- [ ] backup pharmacy

PHARMACY FIT CHECK

Your pharmacy is part of the plan decision.

PHARMACY	PREFERRED?	STANDARD?	OUT OF NETWORK?	MAIL ORDER?

CHECKLIST

- [ ] I checked my current pharmacy
- [ ] I checked at least one backup pharmacy
- [ ] I compared mail order vs. retail
- [ ] I know how prescriptions would transfer if I switch pharmacies
- [ ] I checked pharmacy status for the exact plan and year

QUESTION TO ASK

“Is this pharmacy preferred cost-sharing for this exact plan and year?”

COST CHECK

Do not choose by premium alone.

PLAN	PREMIUM	DEDUCTIBLE	EST. YEARLY COST	RESTRICTIONS?
	$	$	$	
	$	$	$	
	$	$	$	

CHECK MORE THAN THE PREMIUM

- [ ] monthly premium
- [ ] estimated yearly drug cost
- [ ] preferred vs. standard pharmacy
- [ ] prior authorization
- [ ] quantity limits
- [ ] deductible
- [ ] pharmacy pricing
- [ ] drug tier / pricing group
- [ ] step therapy
- [ ] mail order vs. retail

KEY IDEA

Compare estimated total yearly cost whenever possible, not only monthly premium.

PLAN RULES CHECK

Covered does not always mean easy to get.

MEDICARE TERM	EASIER MEANING
Drug list / formulary	The plan’s covered drug list
Tier	The drug’s pricing group
Prior authorization	Approval before the plan pays
Step therapy	Try another drug first
Quantity limit	Limit on how much the plan covers

WATCH-OUT

“Covered” does not always mean “simple.” Check the rules before you rely on the plan.

SPECIAL HELP AND OPTIONS

If drug costs are high, what kind of help do I need?

NEED	POSSIBLE OPTION TO ASK ABOUT
Lower the cost	Extra Help, Medicaid, Medicare Savings Programs, state drug help, foundations
Spread the cost	Medicare Prescription Payment Plan
Get the drug covered	Exception, appeal, transition supply, doctor support
Use medications safely	Medication review / Medication Therapy Management

MY NEXT OPTION TO CHECK

- [ ] Extra Help
- [ ] State drug assistance
- [ ] Exception / appeal
- [ ] Medication review
- [ ] Medicaid / Medicare Savings Program
- [ ] Medicare Prescription Payment Plan
- [ ] Transition supply
- [ ] Ask SHIP / pharmacist / plan

THE MEDICARE PRESCRIPTION PAYMENT PLAN

Payment timing is not the same as savings.

ASK ABOUT THE PAYMENT PLAN IF

- [ ] I expect high drug costs early in the year
- [ ] I take a brand-name or specialty drug
- [ ] I would struggle with a large pharmacy bill in January
- [ ] I want smoother monthly drug payments
- [ ] I understand this does not lower total cost

QUESTION	ANSWER
Does it lower the drug price?	No
Does it spread eligible covered out-of-pocket costs?	Yes
Does the plan calculate the official monthly amount?	Yes
Should I review plan statements?	Yes

PART D ASSUMPTIONS TO AVOID

Common assumptions to avoid.

- [ ] **“Lowest premium means cheapest plan.”** Check total yearly cost.
- [ ] **“My pharmacy takes the plan, so I’m fine.”** Check preferred vs. standard status.
- [ ] **“Mail order is always cheaper.”** Compare mail order and retail.
- [ ] **“Covered means no hassle.”** Check approval rules and limits.
- [ ] **“I don’t take medications, so I can skip Part D.”** Only delay safely if other coverage is creditable.
- [ ] **“Employer coverage automatically protects me.”** Ask for written proof that drug coverage is creditable.
- [ ] **“Last year’s plan is still fine.”** Review every fall.
- [ ] **“Payment plan means discount.”** The payment plan spreads cost; it does not lower total cost.
- [ ] **“A drug is covered, so there will be no restrictions.”** Check prior authorization, step therapy, and quantity limits.
- [ ] **“If the pharmacy price is high, there is nothing to do.”** Ask whether the issue is pharmacy status, plan rules, deductible, coinsurance, or processing.

ALREADY HAVE A PLAN? ANNUAL REVIEW

Your plan may still work. Just don't assume.

ANNUAL REVIEW CHECKLIST

- [ ] Did my monthly premium change?
- [ ] Did any medication move to a different pricing group?
- [ ] Did any medication gain approval rules or limits?
- [ ] Did I compare plans during the annual window?
- [ ] Did I save my Annual Notice of Change?
- [ ] Did my deductible change?
- [ ] Did my pharmacy status change?
- [ ] Did I add, stop, or change medications this year?
- [ ] Did I check whether special help options apply?
- [ ] Did I update my medication list?

KEEP OR COMPARE?

Ask whether your current plan still covers your drugs, your pharmacy still fits, your estimated yearly cost still fits, and whether new rules or restrictions appeared. If anything shifted, compare before staying.

IF A DRUG IS EXPENSIVE, DENIED, OR RESTRICTED

Identify the problem first.

WHAT KIND OF ISSUE IS IT?

- [ ] The drug is not on the plan's drug list
- [ ] The drug needs approval first
- [ ] There is a quantity limit
- [ ] My pharmacy may not be preferred
- [ ] Extra Help or another cost-help option may apply
- [ ] The drug is covered but expensive
- [ ] The plan wants another drug tried first
- [ ] The pharmacy may be processing it incorrectly
- [ ] My doctor may need to submit information
- [ ] The payment plan may help with timing

WHO TO CONTACT

ISSUE	START WITH
Pharmacy price surprise	Pharmacy + plan
Prior authorization or step therapy	Plan + prescriber
Drug not covered	Plan + prescriber
Quantity limit	Plan + prescriber
Payment timing	Plan
Cost assistance	SHIP / Medicare.gov / SSA / state program

WHERE TO VERIFY

Start with the right source.

QUESTION	WHERE TO VERIFY
Enrollment timing	Medicare.gov
Late enrollment penalty	Medicare.gov
Creditable coverage	Employer/benefits office + Medicare/CMS guidance
Plan comparison	Medicare Plan Finder
Drug coverage or pharmacy status	Plan member portal / plan customer service
Extra Help	Medicare.gov / SSA
Medicare Savings Programs	Medicare.gov / state Medicaid office
State drug assistance	SHIP / state insurance dept.
IRMAA	SSA.gov
Medication questions	Pharmacist / prescriber
Free counseling	SHIP
Payment plan questions	Your Medicare drug plan

YOUR NEXT 3 ACTIONS

What should you do next?

1. ....

2. ....

3. ....

SUGGESTED NEXT STEPS

- [ ] Confirm my enrollment timing
- [ ] Build my drug list
- [ ] Use Medicare Plan Finder
- [ ] Ask about Extra Help or cost support
- [ ] Ask my pharmacist about preferred status
- [ ] Use The Clearing tool to find my path
- [ ] Ask for creditable coverage proof
- [ ] Compare pharmacies
- [ ] Review my Annual Notice of Change
- [ ] Ask about the Medicare Prescription Payment Plan
- [ ] Ask my doctor about approval rules

HOW THE CLEARING HELPS

From scattered information to an organized decision.

USING THE CLEARING LOOKS LIKE THIS

- [ ] Start with your situation
- [ ] Check timing and penalty risk before shopping
- [ ] Build a cleaner medication list
- [ ] Compare total yearly cost, not just premium
- [ ] Know when Extra Help, state programs, or MPPP may apply
- [ ] See which drug-plan questions matter now
- [ ] Identify whether other coverage needs written creditable proof
- [ ] Check pharmacy fit before assuming a plan works
- [ ] Spot plan rules like prior authorization and quantity limits
- [ ] Save a clearer review packet

THE OUTCOME

You move from “I found a bunch of Medicare drug plan information” to “I know what applies to me, what to check next, and where to verify before I choose, keep, delay, or fix a drug plan.”

READY TO APPLY THIS?

Put your starter kit to work.

PAID MEMBERSHIP — BEST FOR

- [ ] choosing a first drug plan
- [ ] reviewing employer, retiree, or other drug coverage
- [ ] checking pharmacy fit
- [ ] organizing medications for a parent or spouse
- [ ] dealing with an expensive, denied, or restricted medication
- [ ] checking whether you can safely delay Part D
- [ ] comparing plan costs beyond premium
- [ ] reviewing an annual plan change
- [ ] preparing questions for SHIP, pharmacist, doctor, or plan

> *Medicare drug coverage is easier to manage when you stop trying to learn everything and start checking what matters for your situation.*