

How to get drug coverage

Medicare offers prescription drug coverage to everyone with Medicare. If you decide not to join a [Medicare Prescription Drug Plan \(Part D\)](#) when you're first eligible, or if you decide not to join a Medicare Advantage Plan (Part C) (like an HMO or PPO) or other Medicare health plan that offers Medicare prescription drug coverage, you'll likely pay a [late enrollment penalty](#) unless you have other [creditable prescription drug coverage](#), or you get [Extra Help](#).

To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. Each plan can vary in cost and drugs covered.

2 ways to get drug coverage

1. [Medicare Prescription Drug Plan \(Part D\)](#). These plans (sometimes called "PDPs") add drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private Fee-for-Service (PFFS) Plans, and Medicare Medical Savings Account (MSA) Plans.
2. [Medicare Advantage Plan \(Part C\)](#) (like an HMO or PPO) or other [Medicare health plan](#) that offers Medicare prescription drug coverage. You get all of your [Medicare Part A \(Hospital Insurance\)](#) and [Medicare Part B \(Medical Insurance\)](#) coverage, and prescription drug coverage (Part D), through these plans. Medicare Advantage Plans with prescription drug coverage are sometimes called "MA-PDs." You must have Part A and Part B to join a Medicare Advantage Plan.

[Find a Medicare drug plan.](#)

How to join a drug plan

Once you choose a Medicare drug plan, here's how you may be able to join:

- Enroll on the [Medicare Plan Finder](#) or on the plan's website.
- Complete a paper enrollment form.
- Call the plan.
- Call 1-800-MEDICARE (1-800-633-4227).

When you join a Medicare drug plan, you'll give your Medicare number and the date your Part A and/or Part B coverage started. This information is on [your Medicare card](#).

Joining a Medicare drug plan may affect your Medicare Advantage Plan

If your [Medicare Advantage Plan \(Part C\)](#) includes prescription drug coverage and you join a [Medicare Prescription Drug Plan \(Part D\)](#), you'll be disenrolled from your Medicare Advantage Plan and returned to [Original Medicare](#).

