



## IMPORTANT NOTICE FROM LINN COUNTY, IOWA

### YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE (No Creditable Coverage)

**Please read this notice carefully, and keep it where you can find it. This notice has information about your current prescription drug coverage with Wellmark Blue Cross Blue Shield of Iowa (hereafter referred to as Wellmark Blue Cross), and about your options under Medicare's prescription drug plan. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.**

- 1. If you are NOT currently eligible for Medicare, then this notice does NOT apply to you. Please retain this form until you become eligible for Medicare.**
2. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
3. Because you are ***not*** enrolled in the Linn County group health plan, Linn County cannot determine if your health coverage, if any, is expected to pay out as much as the standard Medicare prescription drug coverage. This is important, because for most Medicare-eligible people, enrolling in Medicare prescription drug coverage between October 15, 2019 and December 7, 2019 means you will get more assistance with drug costs.
4. You have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you enroll. Please read this notice carefully—it explains your options.

You may have heard about Medicare's new prescription drug coverage, and wondered how it would affect you. Prescription drug coverage is available to everyone enrolled in Medicare through Medicare prescription drug plans. All Medicare prescription drug coverage will provide at least a standard level of coverage set by Medicare.

You do not have creditable coverage with Linn County:

**You might want to consider enrolling in Medicare prescription drug coverage, if you are eligible for Medicare.**

Because you are NOT enrolled in the Linn County group health plan, we cannot calculate nor certify that the health insurance you have (or may not have) has prescription drug coverage which has a greater benefit than the Medicare part D coverage. If you are eligible for Medicare, you should investigate and/or enroll in a Medicare prescription drug plan. You can join in the open enrollment period between October 15, 2019 and December 7, 2019. These dates are important because if you are eligible for Medicare prescription drug coverage on or before October 15, 2019, and you fail to join a Medicare Part D prescription drug plan WITH OUT prior "creditable coverage", you may have to pay higher premiums. You will pay this higher premium as long as you have Medicare prescription drug coverage.

Reminders:

**If you are not eligible for Medicare, then you are currently not eligible for the Medicare drug plan;  
If you are eligible for Medicare and you do not elect Medicare Prescription drug coverage by  
December 7, 2019, and change your mind later, you may pay more.**

If you are eligible for Medicare and wait until after December 7, 2019, to enroll, your monthly premium for a Medicare prescription drug plan could be higher than it would have been had you enrolled by December 7. If, after December 7, 2019, you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your premium will go up at least 1% per month for every month after you lose your Creditable Coverage. For example, if you go nineteen months without coverage, your premiums will always be at least 19% higher than what most other people pay.

**If you are eligible for Medicare and don't enroll in a Medicare prescription drug plan by December 7, 2019, you may also have to wait to enroll until the next open enrollment period beginning October 15, 2020.**

Generally, you can only join a Medicare prescription drug plan between October 15 and December 7 of any year. This may mean the number of months you have to wait for coverage will be longer, which could make your premiums higher.

**If you are eligible for Medicare, you need to make a decision. For further information about this notice or your current prescription drug coverage...**

Before you make your decision, you should compare your current health and drug coverage (including which drugs are covered) with the coverage and cost of the plans offered by Medicare prescription drug coverage in your area.

Contact our office for further information at 892-5120, and ask to speak with Lisa Powell or Amy Vermie in the Human Resources Department. You may receive this notice at other times in the future, such as before the next period you can enroll in Medicare prescription drug coverage, or if you elect health insurance coverage from Linn County.

**For more information about your options under Medicare prescription drug coverage...**

More detailed information about Medicare plans that offer prescription drug coverage will be available through the "Medicare & You" handbook from Medicare. You may also be contacted directly by Medicare-approved prescription drug plans from commercial insurance companies, such as Wellmark Blue Cross Blue Shield of Iowa, United Health Care, or Humana. You'll get a copy of the handbook in the mail. You can also get more information about Medicare prescription drug plans from these places:

Visit [www.medicare.gov](http://www.medicare.gov) for personalized help;

Call your State Health Insurance Assistance Program (see your Medicare & You handbook for the number)

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you are eligible for Medicare and have limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date of this notice:	October 11, 2019
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