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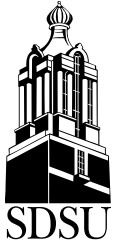
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How to Activate Medicare Part D Prescription Drug Insurance

Elizabeth E. Gorham, Extension Family Resource Management Specialist

If you are experiencing challenges in getting your Medicare Part D card from your chosen insurance company, take the following steps. Don't forget to keep a record of all calls and responses, letters, and receipts.

STEP ONE: Call your insurance company
Call the 800 number found on the enrollment confirmation printout. Be prepared to wait for their response; they may be busy with other clients.

Tell the company that you are in need of your Part D plan card. Ask them how long before you can expect your card to be sent. Ask them for your Member ID #, BIN #, PCN # to give to the pharmacist.

If possible, wait to order your next prescriptions until the card arrives. If you need your prescriptions filled now, go to step two.

STEP TWO: See your pharmacist
Note that the pharmacist is not responsi-

ble for getting your policy activated. He/she is there to sell you the medicines prescribed by your physician and to service the medication needs of the general public.

Show the pharmacist your enrollment confirmation number on the printout. Ask if they would permit you to order the prescriptions needed without payment. If not, pay for the prescriptions but keep all receipts.

If you receive your Member ID #, BIN #, PCN # within the month you get your prescriptions, return to the pharmacy to have them run the claim through, especially if you were not required to pay upfront.

If you had to pay upfront to get the medicines, call or write your insurance company for a claim form to submit the receipts for reimbursement. If you have problems negotiating with the insurance company, go to step three.

STEP THREE: Call Medicare

A Medicare hotline has been set up for those experiencing trouble in activating their insurance.

Call 1-800-MEDICARE (633-4273). It is important to register your complaint. If they are too busy to take your call, go to step four.

STEP FOUR: Call SD Medicare Assistance Program (MAP)

Phone Candise Gregory at (605) 336-2475 to explain what has been done to get

your insurance activated. She will work with the Denver Regional Office of Center for Medicare and Medicaid in dealing with your individual situation. If steps one through four fail to get your insurance activated, go to step five.

STEP FIVE: Contact your local county Extension educator

Consult with your local county Extension educator or the state Extension family resource management specialist at South Dakota State University, (605) 688-4035.

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