

Medicare Part D and Prescription Drugs

An animated marker draws animated figures on a white background: A baby, a girl, a woman, an old woman. The baby and girl disappear and the camera zooms in on the woman and old woman, who hold pill bottles. The bottles disappear.

MALE NARRATOR: People who've had health insurance all their working lives, maybe like you, are often surprised to find that original Medicare Parts A and B doesn't cover prescription drugs.

An animated eraser swipes across the screen and the marker writes blue text on the white background. A circular icon appears beneath the text. The marker draws an insurance card next to the text and icon. The eraser swipes over the card and pills appear.

ON SCREEN TEXT: MEDICARE

ON SCREEN TEXT: PART D

ON SCREEN TEXT: MEMBER ID
 INSURANCE COMPANIES

NARRATOR: So that's where Medicare Part D comes in. It's offered only by private insurance companies, and it helps pay for prescription drugs.

The eraser swipes across the screen and the marker draws two animated forms side by side.

ON SCREEN TEXT: MEDICARE or MEDICARE
 PART D
 PART C
 PART D

NARRATOR: You can get Part D either as a standalone plan or included in a Medicare Advantage Plan. It's up to you, depending on your needs and what's available in your area.

The eraser swipes across the screen and the marker scrawls blue text next to a black box, then draws a red check mark in the box and an animated form beneath.

ON SCREEN TEXT: OPTIONAL

ON SCREEN TEXT: PART D

NARRATOR: Here's how Part D works. First, it's optional. But if you want it, you have to enroll.

The eraser swipes across the screen and an animated figure appears beneath a ruler with numbers over some increments. The figure moves in the direction of the higher numbers. The marker draws a birthday cake with yellow candles.

ON SCREEN TEXT: 50 55 60 65

ON SCREEN TEXT: 65

NARRATOR: Second, depending on your situation, you can sign up for Part D when you first become eligible for Medicare. For most, that's when you turn 65.

The eraser swipes across the screen and the marker scrawls an animated figure holding a cane and wearing a cast and head bandage surrounded by pills and pill bottles. One by one, the pills and bottles disappear and green dollar signs appear.

NARRATOR: If you decide to wait, you could be without prescription drug coverage when you need it and you may wind up paying a higher premium.

The eraser swipes across the screen and the marker scrawls animated images beneath circular icons and black text.

ON SCREEN TEXT: PART D
COMPANY 1

ON SCREEN TEXT: PART D
COMPANY 2

ON SCREEN TEXT: PART D
COMPANY 3

ON SCREEN TEXT: PART D
COMPANY 4

NARRATOR: Third, Part D plans vary by company. So when you compare plans, you should make sure the drugs you take today are covered.

The eraser swipes across the screen and the marker scrawls a trio of animated forms with green dollar signs on top and writes text at the top of each.

ON SCREEN TEXT: CO-PAYS

ON SCREEN TEXT: DEDUCTIBLE

ON SCREEN TEXT: PREMIUM

NARRATOR: Then review the drug co-pays, any required deductibles, and monthly premiums.

The eraser swipes across the screen and a circular icon appears. The marker scrawls black text next to a green check-marked box. More black text and another circular icon appear beneath.

ON SCREEN TEXT: PART D

ON SCREEN TEXT: YES

ON SCREEN TEXT: or

ON SCREEN TEXT: PART C

ON SCREEN TEXT: MEDICARE ADVANTAGE

NARRATOR: For most people, Part D is a smart choice, whether on its own or as part of a Medicare Advantage Plan.

The eraser swipes across the screen and the marker scrawls animated green dollar bills on the white background.

NARRATOR: It can help you save on the cost of your drugs, help you manage your health care budget, and provide coverage in case your health needs change in the future.

The eraser swipes across the screen and the marker writes blue text at the top of the screen. A circular icon appears beneath.

ON SCREEN TEXT: MEDICARE

ON SCREEN TEXT: PART D

NARRATOR: Those are the high points of Medicare Part D.

The image fades and the marker scribbles black text on the white background.

ON SCREEN TEXT: FIND OUT MORE

ON SCREEN TEXT: [medicare.gov](https://www.medicare.gov)

ON SCREEN TEXT: [medicaremadeclear.com](https://www.medicaremadeclear.com)

NARRATOR: Still want to know more about Medicare? Go to [medicare.gov](https://www.medicare.gov) or check the other videos in this series at [medicaremadeclear.com](https://www.medicaremadeclear.com).

The text fades and new blue text appears over the blue UnitedHealthcare logo, a trio of circular icons, and gray and black text.

ON SCREEN TEXT: BROUGHT TO YOU BY

ON SCREEN TEXT: UnitedHealthcare
Medicare Solutions
Get answers.
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Black text appears on screen.

ON SCREEN TEXT: 1-877-589-0586 TTY 711
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