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Withholding Medicare Prescription Drug Premiums from Your Social Security Payment

Each year, Medicare drug plans may change what they cost and cover. Medicare prescription drug coverage (Part D) could be part of a Medicare Advantage Plan (like an HMO or PPO), a Medicare Cost Plan, or a Medicare Prescription Drug Plan. You should review your current plan and compare it to others to make sure it still meets your needs. If you ask to have your Medicare drug plan's premium withheld from your Social Security payment (called "premium withhold"), there are some important things to know about how it works in different situations.

How long does it take to start having my premiums withheld from my Social Security payments?

It could take up to 3 months from the time you request premium withhold before you start seeing premiums withheld from your Social Security payment. Depending on when the plan gets your enrollment request, premiums might be withheld back to the start of your enrollment in the plan. In cases where premiums weren't withheld from your Social Security payment until 1 or 2 months after you enrolled in a Medicare drug plan, you'll get a bill for the months your drug plan's premiums weren't withheld. You'll need to pay your drug plan's monthly premium directly to your plan. Your Medicare drug plan will let you know if there's difficulty withholding premiums from your Social Security payment.

What if I'm having premiums withheld from my Social Security payment now, but I want to switch to a new Medicare drug plan for next year and still have my premiums withheld?

How quickly premium withholding can start under your new plan depends on how early in the Open Enrollment Period you enroll in your new plan. In some cases, your enrollment and request for premium withhold from your Social Security payment will be early enough that your premium withholding under your new plan will begin in January. If your enrollment occurs later in the enrollment period, you may be asked to pay your drug plan premiums to your new plan each month starting in January until premium withholding is set up. If this happens, you'll get a bill or payment book from your Medicare drug plan telling you the amount you owe. You may also need to contact your plan again to let them know you want to have your premiums withheld. It's important that you pay close attention to all mailings and billing statements you get from your new drug plan. Your plan will tell you when premium withhold is set up.

I'm switching to a different plan offered by the same company as my current plan. I want to continue to have my premiums withheld from my Social Security payment. Why is the new plan sending me a bill for January?

Even though you're with the same company, Medicare sees this as a plan change. Depending on when you made your enrollment decision, you may be asked to pay your new plan directly for a while. If that happens, you'll get a bill or payment book from your new drug plan telling you the amount you owe. Your new plan will expect you to pay premiums directly to them until premium withhold is started with your new plan. You may need to contact your new plan to let them know you still want to have your premiums withheld.

Example: You enrolled at the end of Open Enrollment and chose to have your premiums withheld from your Social Security payment. However, you just got a payment book from your drug plan saying you owe \$36.50 each month, starting in January. You call the plan, and the plan says that it didn't get your request for enrollment in time to arrange for your January premium to be withheld. The plan says it will request to have the premiums withheld from your Social Security payment starting in February. You'll need to send your premium payment for January directly to your plan.

What if I stop premium withhold when I switch to a new plan next year?

In most cases, you won't have premiums withheld in the next year. You should begin paying your new plan directly when you get a bill or payment book. In some cases, your premium withhold might continue through January or February, especially if you decided to stop premium withhold toward the end of Open Enrollment. If that happens, Social Security will refund any premiums that are withheld next year.

Example: This year, your premiums were withheld from your Social Security payment. You enrolled online in October in a new plan for next year and chose to pay the plan directly. Since you enrolled early enough, your premiums for this year's plan weren't withheld after December, and you'll pay your new plan directly, beginning in January.

If you have questions about paying your Medicare drug plan premiums, call the customer service number listed on your drug plan card. If your drug plan can't help or you have additional questions about your premium or enrollment, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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