

Q. Do I need a Part D Prescription Plan if I have employer sponsored insurance?

A. Most likely not. If the plan offered at work qualifies as “creditable coverage” per Medicare definitions, you don’t need to enroll in a Part D plan when you turn age 65. Eventually, when your employer sponsored plan ends, you’ll be allowed a two-month special enrollment period to sign up without incurring any penalties. **Your employer plan can tell you if it is considered “creditable coverage”.** If not, you’ll need to enroll in Part D at age 65 to avoid future penalties.