



If you have prescription drug coverage through a private insurance company, or an employer/retiree plan, or VA, or a union plan, you may not need Medicare Part D coverage.

You should have received a letter, or a newsletter, or other information from your insurance provider stating whether your prescription drug coverage qualifies as "creditable coverage."

If you have not received a letter describing whether your prescription drug coverage qualifies as "creditable coverage," contact your insurance plan Administrator or Human Resources department.

"**Creditable Coverage**" means that your other source of prescription drug coverage is at least as good as Medicare Part D coverage.

If your current prescription drug coverage qualifies as "**creditable coverage**," you **DO NOT need Medicare Part D coverage. However, in some cases such as VA prescription drug coverage, you can keep both.**

NOTE: In some cases, you could lose your retiree coverage entirely if you enroll in a Medicare Part D Plan.

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