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What do people with Medigap policies need to do to get Medicare prescription drug coverage?**Question**

What do people with Medigap policies need to do to get Medicare prescription drug coverage?

Answer

Like any other people with Medicare, anyone with a Medigap policy will need to join a Medicare drug plan if they want to get Medicare prescription drug coverage that meets their needs.

If you have a Medigap policy that includes prescription drug coverage, and you choose to join a Medicare drug plan, you should notify your Medigap insurer. If you choose to keep your Medigap policy for your other health expenses, the insurer will remove the drug coverage from the Medigap policy, and adjust the Medigap premium. In some cases, the insurer is also required to offer you a different Medigap policy that doesn't include prescription drugs.

A person can't have prescription drug coverage through Medigap and through a Medicare drug plan at the same time.