



CENTER FOR
**HEALTH CARE
RIGHTS**



Medicare Part D Prescription Drug Coverage

- + Types of Part D Plans:
Prescription Drug Plans
& Medicare Advantage
Prescription Drug Plans
- + 2024 Part D plan costs
- + What to do if your drug
is not covered by your
Part D plan
- + When to enroll or change
your Part D plan

**Need information about Medicare drug plans?
Call the Center for Health Care Rights at **800-434-0222****

The Center for Health Care Rights (CHCR) is a California nonprofit organization that provides free information and help with Medicare. CHCR is the Health Insurance Counseling and Advocacy Program (HICAP) for Los Angeles County. HICAP can be reached statewide at 800-434-0222.

What is Medicare Part D?

Medicare Part D is a prescription drug program for people with Medicare. Part D coverage is provided by private insurance companies. To get Part D coverage, you join or buy a Part D plan.



Types of Medicare Part D Plans

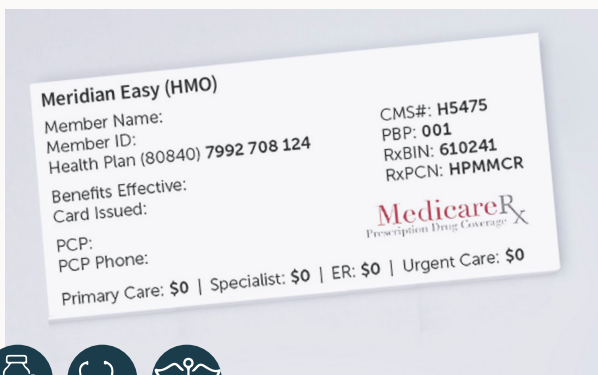
There are 2 types of Medicare drug plans:

1 Prescription Drug Plans (PDP)



- These plans only provide drug coverage.
- Enrollment in a PDP does not affect your ability to use your Medicare A and B benefits.

2 Medicare Advantage Prescription Drug Plans (MAPD)



- These plans provide Medicare A, B and D benefits in a managed care plan.
- Your Medicare benefits are assigned to the plan and you must use providers who are in your plan's network. These plans are also known as Medicare Part C.

2024 Medicare Part D Drug Plan Benefits and Costs

Your Monthly Premium:

You will pay \$0 to \$188.40 for your Part D plan premium.

Your Out of Pocket Costs when you use your Part D Drug Plan

Annual Part D Deductible

- If your Part D plan charges a deductible, it cannot be more than \$545.

Initial Coverage Period

Once you meet your deductible, you pay:

- A copay or coinsurance. Your plan will help pay for your covered medications.

Coverage Gap “Donut Hole”

When your total drug costs reach \$5,030, you pay:

- 25% for generic and brand name drugs. Your drug copay may increase when you enter the coverage gap.

Catastrophic Coverage

Once your out-of-pocket costs reach \$8,000 you leave the coverage gap and you pay:

- \$0

Your Part D plan will send you information to help you keep track of your Part D drug costs.



How to Choose a Part D Drug Plan

- Choose a plan that covers all your prescriptions at the lowest price.
- Use the Medicare Part D Drug Plan Search Tool on the Medicare website at www.Medicare.gov.
- If you need help, call 1-800-Medicare or call the **Center for Health Care Rights** at **800-434-0222**.

I have prescription drug coverage. Do I need a Medicare Part D Drug Plan?

- You do not need a Part D plan if your drug coverage is as good as a standard Part D plan. This is called **creditable coverage**.
- Drug coverage provided by the Veterans Administration and TRICARE for Life is **creditable coverage**. If you have drug coverage through an employer group health plan, check with the plan to confirm whether it is **creditable coverage** or not.

I don't have drug coverage. Do I have to buy a Part D Drug Plan?

- You do not have to enroll in a Part D plan. However, if you enroll at a later time, you will have to pay a **penalty for late enrollment**.
- The amount of the late enrollment penalty increases with every month you are not in a Part D plan or do not have **creditable coverage**. This is typically a **lifetime penalty**.

When can I enroll or change my Part D Drug Plan?

You must use a Part D enrollment period to enroll into a plan or change your Part D plan.

Initial Enrollment Period

A **7 month** period that starts 3 months before you become eligible for Medicare and ends 3 months later.



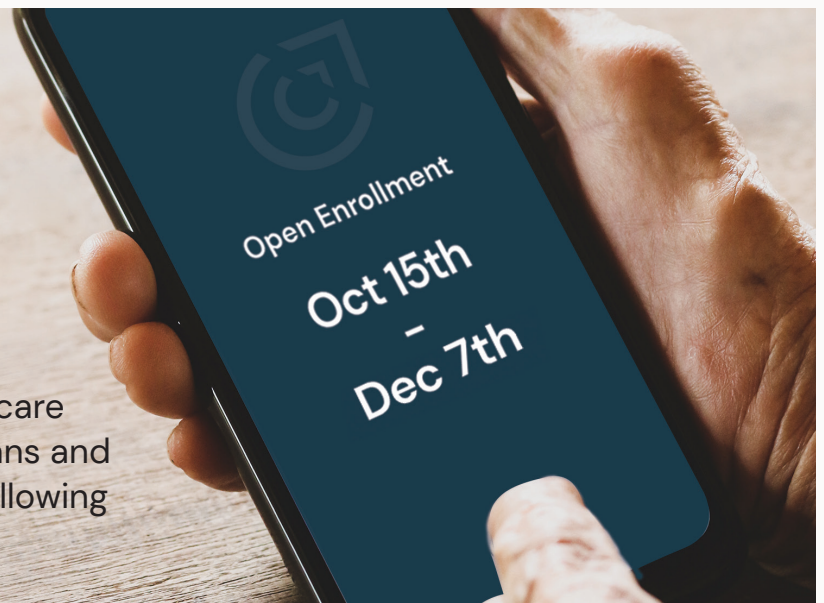
3 MONTHS BEFORE

3 MONTHS AFTER

Example: Bob becomes Medicare eligible when he turns 65 in March. His initial enrollment period starts December 1 and ends June 30.

Annual Election Period or "Open Enrollment" Oct 15 – Dec 7

During this period, anyone with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.



When can I enroll or change my Part D Drug Plan?



Medicare Advantage Open Enrollment Period

Between January 1 – March 31, you can make the following changes if you have a Medicare Advantage Prescription Drug plan (MAPD).

Medicare Advantage Prescription Drug Plan

A different Medicare Advantage Plan...



with drug coverage

A different Medicare Advantage Plan...



with **no** drug coverage

Original Medicare...



with a Part D prescription drug plan

Original Medicare...



with **no** Part D prescription drug plan

Special Enrollment Periods

When certain events happen, you can enroll or change your Part D plan. For example:

You lose your employer or retiree drug coverage

You move outside your Part D plan service area

You have had a recent nursing home stay, currently live in or recently left a LTC facility

Call Center for Health Care Rights at **800-434-0222** for more information about special enrollment periods.

I have Medicare and Medi-Cal. Do I need a Part D drug plan? How much will I have to pay?

- If you have Medicare and Medi-Cal, you must have a Part D plan. If you do not sign up for a Part D plan, Medicare will assign you to a plan.
- If you have Medicare and Medi-Cal, you will automatically be enrolled in the Extra Help program, which lowers Part D prescription drug costs.
- Your Part D plan copayments will be no more than \$1.55 for generic drugs and \$4.60 for brand name drugs.

Call Center for Health Care Rights at 800-434-0222 if you need help choosing a Part D plan.

What can I do if my Part D plan does not cover a drug I need?

- Ask your doctor to file an exception request with your drug plan that explains why you need a drug that is not on the plan's list of covered drugs.
- Your plan should review this request in 72 hours. If you have a serious medical condition, ask for a faster review that takes 24 hours.
- If your plan denies the exception request, you can appeal.

Contact Center for Health Care Rights at 800-434-0222 if help.



Need information or help with Medicare Part D plans?



Call Medicare's toll-free hotline at **800-633-4227**



Go to Medicare's website at **www.medicare.gov**



Call the Center for Health Care Rights at **800-434-0222**

We are here to help you!



SHIP
State Health Insurance
Assistance Program

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$210,600 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.