

Medicare Prescription Drug Coverage (Part D)

Information for people on Medicare and Medical Assistance
or those who receive help with Medicare Part B costs

Work Incentives Connection Fact Sheet # 15

January 2020

This information applies to:

Those eligible for Medicare and Medical Assistance, including:

- o Medical Assistance with co-pays only
- o Medical Assistance with a spenddown
- o Medical Assistance for Employed Persons with Disabilities (MA-EPD)

Those eligible for a Medicare Savings Program (i.e. receiving help in paying Medicare Part B costs):

- o Qualified Medicare Beneficiaries (QMB)
- o Service-Limited Medicare Beneficiaries (SLMB)
- o Qualified Individuals (QI)

How does it work?

To receive Medicare Prescription Drug coverage (Part D), you must be enrolled in a Prescription Drug Plan. You receive your medications through one of the pharmacies that have a contract with the Prescription Drug Plan you choose.

Which medications are covered?

Prescription Drug Plans have different formularies or lists of medications they cover. If a Plan wants to change the medications they cover, they must give you 60 days' notice. You can ask for an exception and appeal the Plan's decision if you don't agree with it.

Choosing a Plan—what do I need to do?

If you are not already enrolled in a Medicare Part D plan, you will be randomly assigned to one. However, that Plan may not meet your prescription drug needs. In order to ensure adequate coverage, you will want to research the drug plans to be sure your medications will be covered.

For assistance in choosing a Prescription Drug Plan:

- Call Disability HUB MN at 1-866-333-2466 (TTY 1-800-627-3529).
- Consult the Medicare web site, www.Medicare.gov.
- Review your 2020 "Medicare and You Handbook".
- Call Medicare at 1-800-633-4227 (TTY: 1-877-486-2048)

Before you call or go on-line to get information about Prescription Drug Plans:

- Make a list of your medications, including: the name of each medication; dosage; how often you take it; whether you take it orally or by injection; and how much it costs under your current plan.
- Have your Medicare card in front of you

What if I already have a Medicare Prescription Drug Plan?

People who have both Medicare and Medical Assistance or a Medicare Savings Program can change their Medicare Part D Plans at any time. However, you should review your options at least once a year. November and December are the best time to do this because your plan's costs or the medications they cover may change at the beginning of the next year. Check more often if your doctor prescribes a new medication or your Prescription Drug Plan notifies you of changes during the year. You may find a better deal with another plan.

Things to consider in choosing a Medicare Prescription Drug Plan:

- Does the Plan cover the medications I need?
- Can I use the pharmacy of my choice?

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- If I need a special medication, what is the Plan's policy regarding exceptions and appeals?
- What will the Medicare Part D plan cost me?

What will my costs be?

If you are eligible for Medical Assistance, MA-EPD, or a Medicare Savings Program--Qualified Medicare Beneficiary (QMB), Service Limited Medicare Beneficiary (SLMB) or Qualified Individual (QI)--you are **automatically eligible for "Extra Help"** with Medicare Part D costs. You do not have to apply for "Extra Help", but should receive a letter, saying you are automatically eligible for this assistance. This means you will have low out-of-pocket costs for Medicare Part D coverage.

You will have a co-pay for each medication. In 2020, co-pays for most people who qualify will be no more than \$1.20 for each generic and \$6.60 for each brand-name covered drug.

As long as you choose a prescription drug plan that has been approved as a "Benchmark" or "low cost" plan, you will either pay nothing or a relatively low monthly premium for your prescription drug coverage. If you choose a plan that is not considered "Benchmark" or "low cost" you will have to pay more.

If you have questions:

- Call Disability HUB MN at 1-866-333-2466 (TTY 1-800-627-3529).
- Go online to db101.org to read about Medicare Part D
- Consult the Medicare web site, www.Medicare.gov.
- Call Medicare at 1-800-633-4227 (TTY: 1-877-486-2048).

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