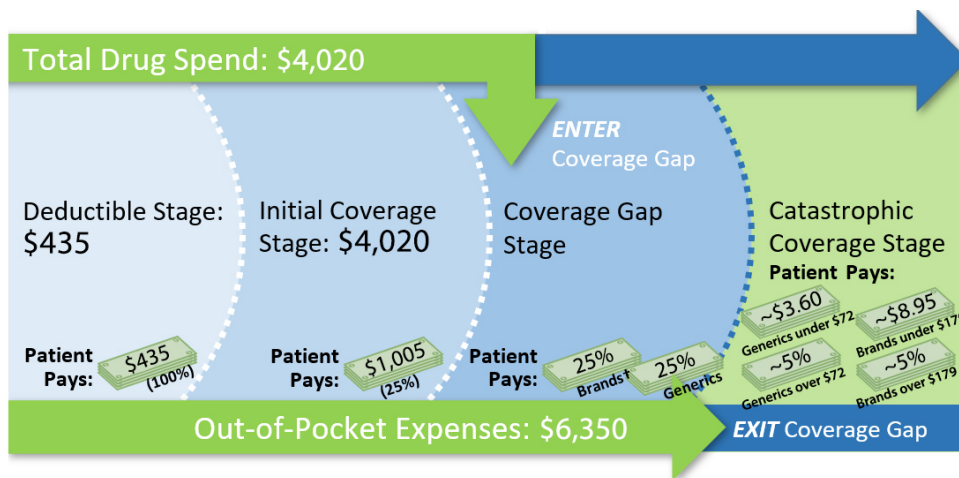


2020 Medicare Part D Pharmacist Quick Reference Guide

Medicare’s Annual Election Period (AEP) for the 2020 plan year takes place October 15-December 7, 2019. During this time, your Medicare-eligible patients may choose to join or switch Medicare Part D plans. The information below can help you educate your patients about changes to the Medicare Part D program for 2020.

2020 Standard Benefit Design



2020 Low-Income Subsidy (LIS) Cost-Sharing Levels

Full Benefit Dual Eligible	Deductible	Copayments
Up to or at 100% Federal Poverty Level (FPL)	\$0	\$1.30 Generic/Preferred Multi-Source Drug \$3.90 Other
Over 100% FPL	\$0	\$3.60 Generic/Preferred Multi-Source Drug \$8.95 Other
Institutionalized Beneficiary	\$0	\$0
LIS Recipient (Full Subsidy)	Deductible	Copayments
Income at or below 135% FPL and limited resources [†]	\$0	\$3.60 Generic/Preferred Multi-Source Drug \$8.95 Other
LIS Recipient (Partial Subsidy)	Deductible	Copayments
Income below 150% FPL and limited resources [†]	\$89.00	Prior to Catastrophic Coverage Stage: <ul style="list-style-type: none"> 15% Coinsurance During Catastrophic Coverage Stage: <ul style="list-style-type: none"> \$3.60 Generic/Preferred Multi-Source Drug \$8.95 Other

[†] The 70% discount paid by brand-name drug manufacturers during the Coverage Gap Stage will count toward the patient’s Out of Pocket Expenses (pushing them through the Coverage Gap); however, the additional 5% paid by the Medicare Part D plan will not.

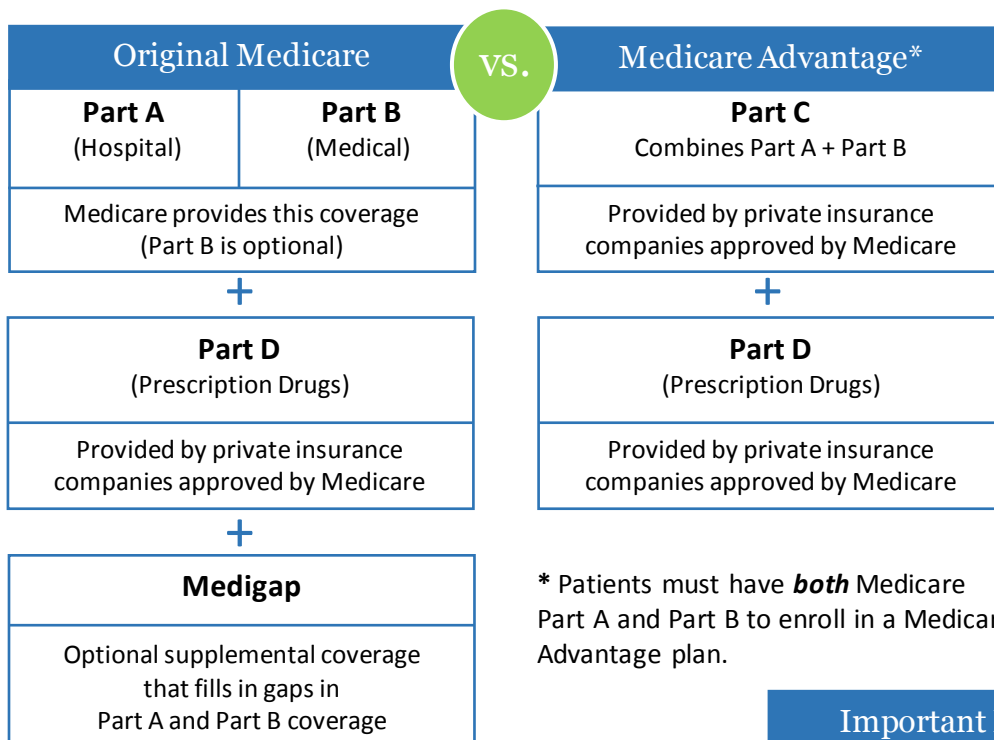
^{*}Resource limits are set annually by the Social Security Administration.

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Medicare Refresher

- **Part A:** Covers inpatient care
(e.g. hospital, skilled nursing facility care, home health care, hospice)
- **Part B:** Covers outpatient care
(e.g. medical visits, DME, a few prescription drugs)
- **Part C:** Voluntary medical benefit that combines Part A and Part B
(patient must continue to pay Part B premiums)
- **Part D:** Voluntary prescription drug benefit



Important Medicare Dates

Oct. 15 – Dec. 7, 2019

During this time, your patients can join or switch Medicare Part D plans.

Jan. 1, 2020

If patients enrolled between October 15 and December 7, 2019, their coverage begins on Jan. 1, 2020.

Special Enrollment Period

Patients may switch or join plans only if they qualify for a Special Enrollment Period. Reasons may include moving to a different coverage area or losing creditable coverage. Patients also may elect to enroll in a 5-star Medicare Advantage plan during this time if one is available in their area.

\$0 Generic Plans

Some Part D plans offer \$0 co-pays for generic medications beginning on day one of coverage. These plans can help patients by lowering their drug costs and delaying their entrance into the Coverage Gap.

- **Familiarize yourself with the plans in your area that offer \$0 generics.** This information may be obtained using Medicare's Plan Finder tool (www.medicare.gov).
- **Discuss benefits, safety of generics.** Educate your patients that these drugs are approved by the FDA and have the same strength, quality, and performance as brand-name drugs.
- **Look for cost-saving opportunities.** Offer to review a patient's medication profile to see if there are any opportunities to recommend lower-cost generics.

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