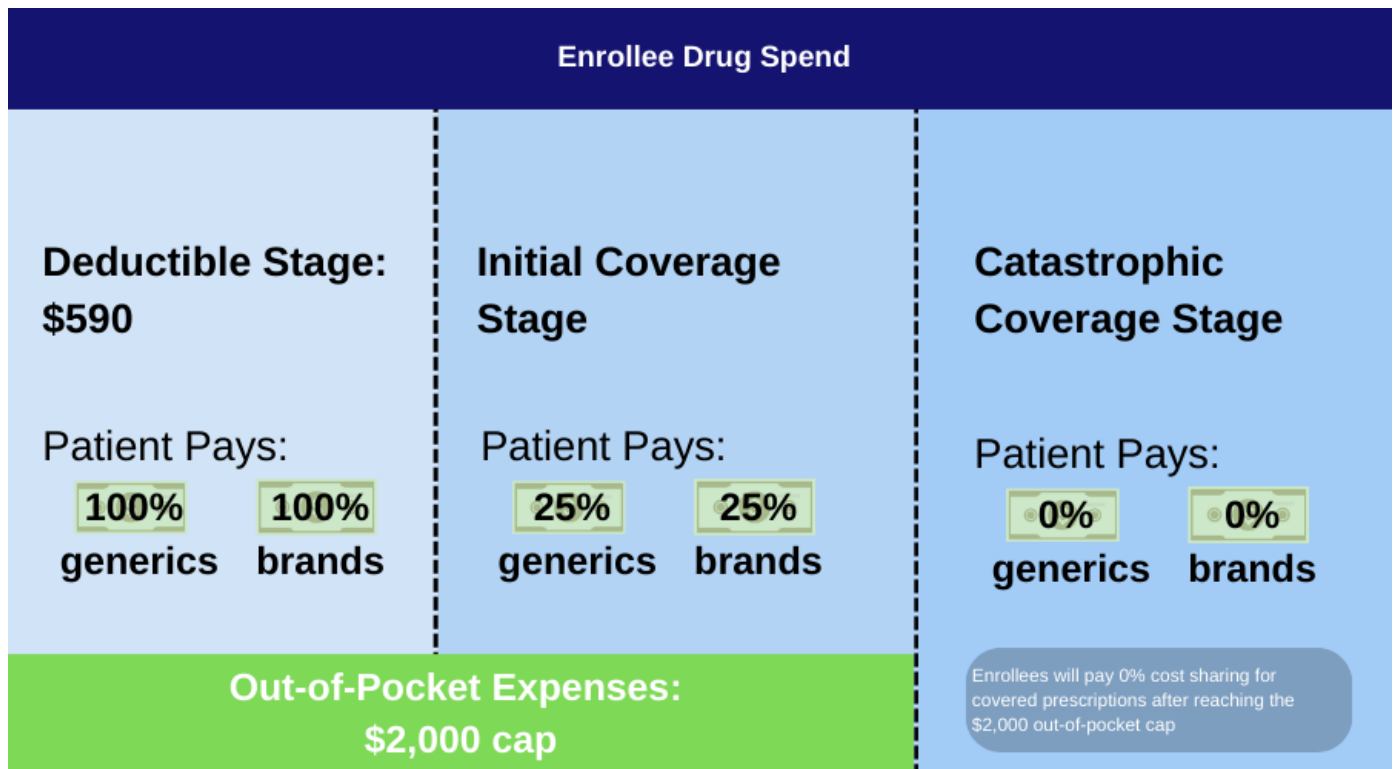


2025 Medicare Part D

Pharmacist Quick Reference Guide

Medicare’s Annual Election Period (AEP) for the 2025 plan year takes place October 15-December 7, 2024. 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 2025.

2025 Standard Benefit Design

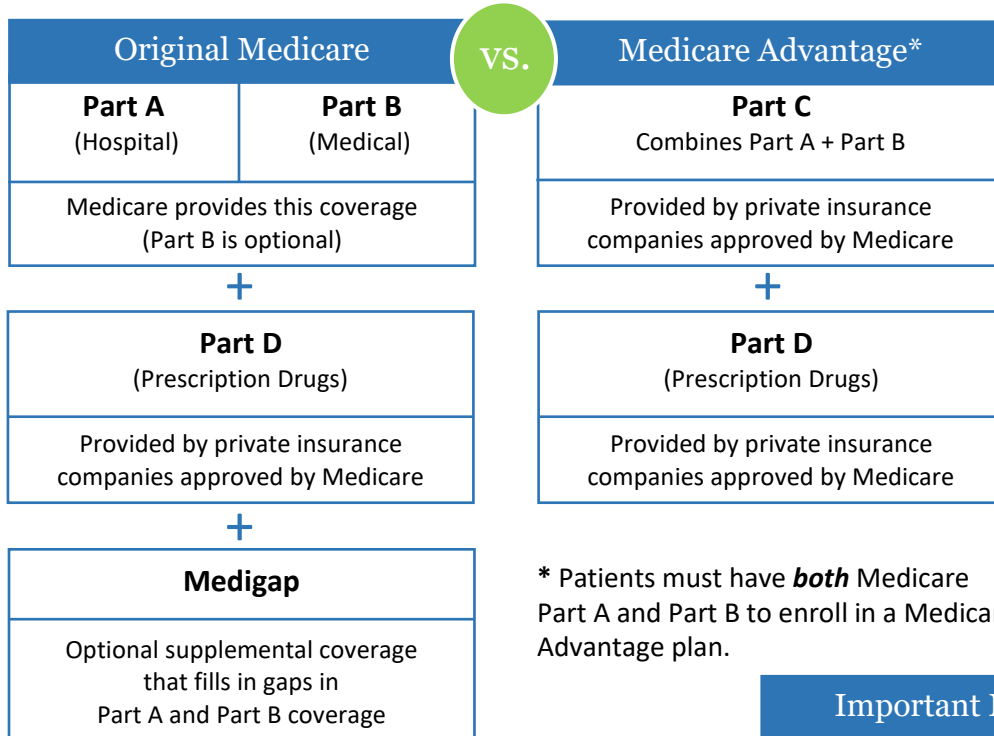


For Pharmacy Staff Use Only — Not for Distribution to Medicare Beneficiaries

This material was compiled by NCPA from information publicly available from CMS. NCPA takes no responsibility for the accuracy or completeness of the data.

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, 2024
 During this time, your patients can join or switch Medicare Part D plans.

Jan. 1, 2025
 If patients enrolled between October 15 and December 7, 2024, their coverage begins on Jan. 1, 2025.

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.

For Pharmacy Staff Use Only — Not for Distribution to Medicare Beneficiaries

This material was compiled by NCPA from information publicly available from CMS. NCPA takes no responsibility for the accuracy or completeness of the data.