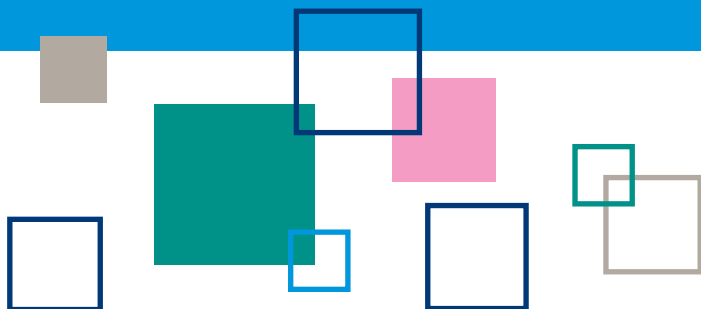


# Worried About Your Medicare Drug Costs?



Information About  
**Medicare Part D**  
and Your Diabetes Medications



# Why Are Your Out-of-Pocket Drug Costs Changing?

If you are enrolled in **Medicare Part D**, you may have noticed that your out-of-pocket costs for the same drug from the same pharmacy may change from month-to-month.<sup>1</sup>

**Your exact costs will depend on the Medicare Part D plan you choose:**



It is important to **carefully compare plans** in your area when selecting coverage because the **medications covered may change each year**



Premiums, deductibles, covered medications, and co-pay amounts **vary between plans**

## Medicare's Extra Help Program



**For lower-income Medicare beneficiaries**, there is a support program called **Extra Help**, which can help you pay for your medicine and avoid the coverage gap.<sup>1,2</sup>

**References:** **1.** 2023 Medicare Part D outlook. Q1Medicare.com website. <https://q1medicare.com/PartD-The-2023-Medicare-Part-D-Outlook.php>. Accessed June 1, 2022. **2.** Medicare & You 2022. Centers for Medicare and Medicaid Services website. <https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>. Accessed June 1, 2022. **3.** Program operations manual system HI 03001.005 Medicare Part D Extra Help (low-income subsidy or LIS). Social Security Administration website. <https://secure.ssa.gov/apps10/poms.nsf/lnx/0603001005>. Accessed July 1, 2022. **4.** The White House. FACT SHEET: The Inflation Reduction Act Supports Workers and Families. <https://www.whitehouse.gov/briefing-room/statements-releases/2022/08/19/fact-sheet-the-inflation-reduction-act-supports-workers-and-families/#:~:text=The%20Inflation%20Reduction%20Act%20will%20protect%20Medicare%20recipients%20from%20catastrophic,for%20the%20first%20time%20ever.> Accessed August 24, 2022.

Medicare Part D has different phases. Each of these phases may come with different out-of-pocket costs, which dictates what you pay when you pick up your drug from the pharmacy.<sup>1</sup>

- For example, you **may or may not have an initial deductible**, which will not be more than \$505
- In the next phase, you may have **cost-sharing responsibilities** based on the plan you select
- Next, you may encounter the coverage gap. In this phase, you may be **responsible for 25% of your drug's cost**
- In the final phase, you will be **responsible for at most 5% of your drug's cost**



Even if you don't qualify for full Extra Help, **you may qualify for partial Extra Help** based on your income and assets. Just like full Extra Help, partial Extra Help can help you pay for your medicine.<sup>1,2</sup>

## Extra Help

Extra Help may be available according to your income and assets<sup>3</sup>

**It is important to apply for Extra Help to see what assistance may be available to you.**



Call the Social Security Administration at  
**1-800-772-1213**



Visit [www.ssa.gov/benefits/medicare/prescriptionhelp](https://www.ssa.gov/benefits/medicare/prescriptionhelp)



Stop by your local Social Security office. To find your local office, visit [www.ssa.gov/locator](https://www.ssa.gov/locator)

OR

## State Programs

To learn more about the assistance programs in your state, visit [www.medicare.gov/pharmaceutical-assistance-program/#state-programs](https://www.medicare.gov/pharmaceutical-assistance-program/#state-programs)

OR

## Patient Assistance Program

The Novo Nordisk Patient Assistance Program provides Novo Nordisk medication at no cost to those who qualify. To see if you qualify, visit [www.NovoCare.com](https://www.NovoCare.com)

In 2023, the Inflation Reduction Act will protect Medicare patients by phasing in a cap for out-of-pocket costs and establishing a \$35 cap for a month's supply of insulin.<sup>4</sup>