WORRIED ABOUT YOUR MEDICARE DRUG COSTS?
Information About Medicare Part D and Your Diabetes

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.

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.¹²

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

- For example, you may or may not have an initial deductible, which will not be more than $435
- 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 5% of your drug’s cost

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.

¹ For example, you may or may not have an initial deductible, which will not be more than $435
² In the next phase, you may have cost-sharing responsibilities based on the plan you select
³ Next, you may encounter the coverage gap. In this phase, you may be responsible for 25% of your drug’s cost
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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. 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.

What Will I Pay at the Pharmacy With Extra Help?  

<table>
<thead>
<tr>
<th></th>
<th>Monthly Premium</th>
<th>Deductible</th>
<th>Generic drug co-pay</th>
<th>Brand-name drug co-pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full Extra Help</strong></td>
<td>[$0]</td>
<td>[$0]</td>
<td>[$1.30] or [$3.60]</td>
<td>[$8.95]</td>
</tr>
<tr>
<td><strong>Partial Extra Help</strong></td>
<td>Based on income</td>
<td>[$89]</td>
<td>[$3.60]</td>
<td>[$8.95]</td>
</tr>
</tbody>
</table>

*Partial Extra Help may have up to a 15% coinsurance until the out-of-pocket threshold is met.*

If you’re having trouble paying for your medicine, you have options!

**Extra Help**
Extra Help may be available according to your income and assets. 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/medicare/prescriptionhelp](http://www.ssa.gov/medicare/prescriptionhelp)
- Stop by your local Social Security office. To find your local office, visit [www.ssa.gov/locator](http://www.ssa.gov/locator)

**State Programs**
To learn more about the assistance programs in your state, visit [www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx](http://www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx)

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Visit [www.cornerstones4care.com](http://www.cornerstones4care.com) for more helpful tips and resources.