

Medicare - 2021 Prescription Care Timeline (574) 314-5422



If you get **Extra Help**, this timeline will not apply to you.

Jan 1	Dec 31
Deductible Depends on plan, \$0-435 V	Medicare “Donut Hole” or Coverage Gap You pay 25% on covered drugs in this phase (up to 95% of cost goes towards TrOOP) V Your True Out-of-Pocket threshold is \$6,550 to get out of gap (TrOOP)
^ Initial Drug Coverage \$4,130 to spend on medications, co-pays depend on drugs	^Catastrophic Coverage Co-pays: the greater— \$3-10 or 5% of RX cost

MEDICARE D TIPS - Your plan can change every year. It is important to look at the changes and see if the plan still works for you.

When picking a plan:

1. Try to have your medications on the lowest “tiers” possible, avoid co-pays that are a % of the cost because if the price rises so will your co-pay amount.
2. Think about your monthly income. For example, if you don’t have extra funds in January, don't pick a plan with a large drug deductible, spread the cost through the year.
3. If confused ask an expert or get advice. A SHIP office can help or the central office at 1-800-452-4800. SJ Health Insurance Services: 855-887-5633
4. Please note, if your medications have an average retail value of less than **\$345** per month, you will **not** enter the 2021 Donut Hole.

What to do to avoid Donut Hole:

1. Check to see if your drug comes in generic. See if any of your drugs are free at local pharmacies.
2. Don’t use your Medicare D for generic medications IF they have low costs anyway and you fell into the coverage gap last year. (Talk to your pharmacist or check out RX Outreach for mail order generics in bulk at rxoutreach.org)
3. Check to see if you are eligible for the Low-Income Subsidy or **Medicare Extra Help 1-800-772-1213**, to reduce or eliminate premiums (pays \$29.61 of the premium in IN) & reduce copays (\$3.70 and \$9.20). There are different levels. Max Income: \$18,735 single, \$25,365 married couple + asset limits. If on Medicaid or QMB, you’re eligible.
4. Check to see if your medication is covered by a free program that lets Medicare recipients apply. Website: needymeds.org - UHS can help with this for diabetics.
5. Always keep your Explanation of Benefits (EOB) from your prescription coverage provider and monitor your initial drug coverage spending to help you plan ahead.

What to do in Donut Hole / Coverage Gap:

1. Get proof of donut hole from the insurance company & pharmacy as soon as possible so you can get help from other agencies or companies. (Most insurance allow online access by making an login which will allow you to print this information)
2. Talk to your physician’s office about samples for expensive drugs.
3. See if your medications have free programs through the companies with your physician’s office or United Health Services. To do yourself use: www.needymeds.org
4. Make sure your prescriptions are at the cheapest pharmacy possible since you’ll be paying a percentage of the cost in the Coverage Gap.