



TIPS for Making It Through the Medicare Part D Coverage Gap

Most Medicare prescription drug plans (Part D) have a temporary limit on their coverage of prescription drugs. During this “coverage gap” or “doughnut hole,” you pay the full cost of your medications. Here are some ways you can avoid or delay entering the gap and continue to save money on drug costs while in the gap:

Talk to your doctor about using generic drugs as an alternative to more expensive brand-name medications. The vast majority of generics continue to be useful medicines even years after their approval, and many remain the preferred first-line treatment even after newer brand competitor medicines emerge. That is why today about half of all prescriptions written in the United States are for generics.

In addition to talking to your doctor about generic drugs, you can also ask about over-the-counter (OTC), or less-expensive brand-name drugs that would work just as well as the ones you’re taking now. Switching to lower-cost drugs may be enough to help you avoid the coverage gap, and can save you hundreds or thousands of dollars a year. Cost savings information about the use of mail order pharmacies, generic, or less-expensive brand-name drugs is also available in the *Health & Drug Plans* section on Medicare’s website at www.medicare.gov.

See if you can get free samples of the medications you take from your doctor(s).



LIFE Senior Services

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Buy in bulk. Ask your physician to prescribe 90-day supplies of your medications, which typically cost much less than the 30-day supplies that are often prescribed.

Compare pharmacies. Call pharmacies or visit their Web site to compare prices.

Look into Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs). These programs are offered by pharmaceutical companies to provide free or low cost medications to people who cannot afford to buy their medicine. Many of the major drug manufacturers are offering assistance programs for people enrolled in a Medicare drug plan. To find out whether a Pharmaceutical Assistance Program is offered by the manufacturers of the drugs you take see the resources listed below.*

Apply for assistance from a co-pay foundation, if one exists for any of your medications.

If you find yourself in a health crisis, go to a hospital emergency room or special clinic that provides free or low-cost care for people with low incomes.

Sign up for a drug discount card (offered by some pharmaceutical companies, drug stores, and even some cities and states). These discounts may be available to assist people in the gap.*

Keep using your Medicare drug plan card, even while in the coverage gap. Using your drug plan card ensures that you'll get the drug plan's discounted rates and that the money you spend counts towards your catastrophic coverage. Remember – only drugs on your plan's formulary that you buy at pharmacies in your plan's network count toward your total drug costs.

IMPORTANT NOTE: For people with very high drug costs who will reach the “catastrophic coverage” portion of the Medicare drug benefit (where they pay only five percent of their drug costs) before the end of the year, it is important to note that, while these strategies may save people money while in the coverage gap, they will also stretch the coverage gap out that much longer because the end of the coverage gap is tied to a person's total drug costs.

*** You must apply and be approved for these programs, which may take several weeks.**

If you have limited income and resources, you should also apply for the Extra Help/Low-Income Subsidy (LIS) benefit through Social Security. If you are awarded the subsidy, you will get help paying for the plan's monthly premium, annual deductible, and prescription co-payments. Apply for the Extra Help/Low-Income Subsidy (LIS) if your annual income is below \$16,245 if you're single or \$21,855 if you're married and living with your spouse AND your resources are below \$12,510 if you're single or \$25,010 if you're married and living with your spouse. Medicare beneficiaries with limited incomes and resources who qualify for the LIS have no coverage gap.

Resources

Call the Senior Health Insurance Counseling Program (SHIP) at LIFE Senior Services, sponsored by the Oklahoma Insurance Department, at (918) 664-9000 or (866) 664-9009 for unbiased, up-to-date information on your Medicare benefits and assistance in applying for the extra help with drug plan costs and selecting a Part D plan.. For other areas in Oklahoma you may reach SHIP by calling (800) 763-2828.

Additional resources include:

www.Medicare.gov (800) 633-4227
Information about your Medicare benefits, Medicare Advantage plans, Medigap plans, Medicare Part D, pharmaceutical assistance programs, and much more.

www.socialsecurity.gov (800) 772-1213
Find out if you or someone you know is eligible for the LIS and apply for that important benefit.

www.BenefitsCheckUp.org
Find out if you or someone you know is eligible for the LIS and apply for that important benefit. You can also find out whether a Pharmaceutical Assistance Program is offered by the manufacturers of the drugs you take.

www.rxassist.org
Information on Pharmaceutical Assistance Programs and how they relate to Medicare Part D.

www.RX4OKLA
Rx for Oklahoma helps Oklahomans access prescription assistance programs provided by pharmaceutical manufacturing companies.

