




## 2024 Medicare Part D Prescription Drug Coverage Phases

| DEDUCTIBLE   | INITIAL COVERAGE  | COVERAGE GAP (DONUT HOLE)  | CATASTROPHIC  |
|--|---|--|---|
| <p><b>You will pay...</b></p> <p><b>up to \$545</b></p> <p>\$545 is the maximum Part D Prescription Drug deductible</p> <p>A deductible is the amount you owe before the insurance carrier helps</p> <p>Some plans don't have a deductible</p>  | <p><b>You will pay...</b></p> <p><b>A copay (\$) or coinsurance (%), based on each drug's tier</b></p> <p>Once gross drug costs (<b>YOUR</b> out-of-pocket copays <b>PLUS</b> the amount the plan pays on your behalf) reach <b>\$5,030...</b></p> <p>...you enter the Coverage Gap (Donut Hole), where you may pay a higher cost</p>  | <p><b>You will pay...</b></p> <p><b>25% of the cost of generic and brand name drugs...</b></p> <p>...until your <b>True Out-of-Pocket (TrOOP)*</b> costs reach <b>\$8,000</b></p> <p><b>Note: You only pay a portion of the \$8,000 (see note about Catastrophic phase to the right and TrOOP below)</b></p>  | <p><b>You will pay...</b></p> <p><b>\$0 for covered drugs on the plan's formulary for the duration of the calendar year</b></p> <p><b>Note: Your actual drug copays should be capped at about \$3,300 for the year (through all phases)**</b></p> <p><b>Max Copays: About \$3,300</b></p> |

**\*What gets you to the \$8,000 TrOOP (beginning of Catastrophic)? The total of...**

- Deductible phase: **What you pay**
- Initial Coverage phase: **What you pay** (NOT what the plan pays for you)
- Coverage Gap (Donut Hole) phase: **The 25% you pay PLUS 70% of the brand name cost** (which is paid by the manufacturer)
  - This means you don't personally have to pay \$8,000 to reach Catastrophic

### A Note For Those Taking Insulin

- Approved insulins are no more than \$35 for a 30-day supply (until you reach Catastrophic phase)
- The insulin needs to be covered on the plan's formulary list of drugs
- Insulin through an insulin pump also has a \$35 copay max, but that goes through Medicare Part B medical insurance (not your Part D drug coverage)

# Medicare Part D Prescription Drug Benefit Manual

**Emilie Sanchez**



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