

Medicare Part D

2022 FOCUS - Updates



The Part D donut hole, also called the coverage gap, is closed for both generic and brand-name drugs. Beneficiaries pay no more than 25% co-insurance when they pass the initial coverage period of their drug plan. The donut hole is still relevant due to the way costs are covered and how they count towards your out-of-pocket total and reaching the catastrophic coverage limit.

Lower 'preferred' specialty tier means plans can negotiate with drug makers to get better discounts on specialty tier drugs in exchange for being listed on the "preferred" tier. Plans can then pass the savings along to their clients.

The number of Part D plans offering insulin savings has expanded. Beneficiaries in every state will be able to sign up for a Part D "enhanced" plan that is participating in a CMS program that caps the cost of some insulins at \$35 a month.

Extra Help (EH) reduces the out-of-pocket costs for Medicare prescription drug coverage. EH or Low-Income Subsidy (LIS) is a government program one can apply for that works in conjunction with your Medicare Part D prescription drug plan to help with your out-of-pocket costs for medications. Income and asset requirements must be met to qualify for the program.

You can detect errors or fraudulent charges by carefully reviewing your drug plan statements from your Part D or Medicare Advantage Plan. If you think you were charged incorrectly for a prescription, contact your plan first.

How can I get more information or compare options? Call us at the North Central Texas Area Agency on Aging for free help with Medicare or prescription questions.

Benefits Counselors are available Monday – Friday, 8am – 5pm by phone or virtually.

Call 1-800-272-3921



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