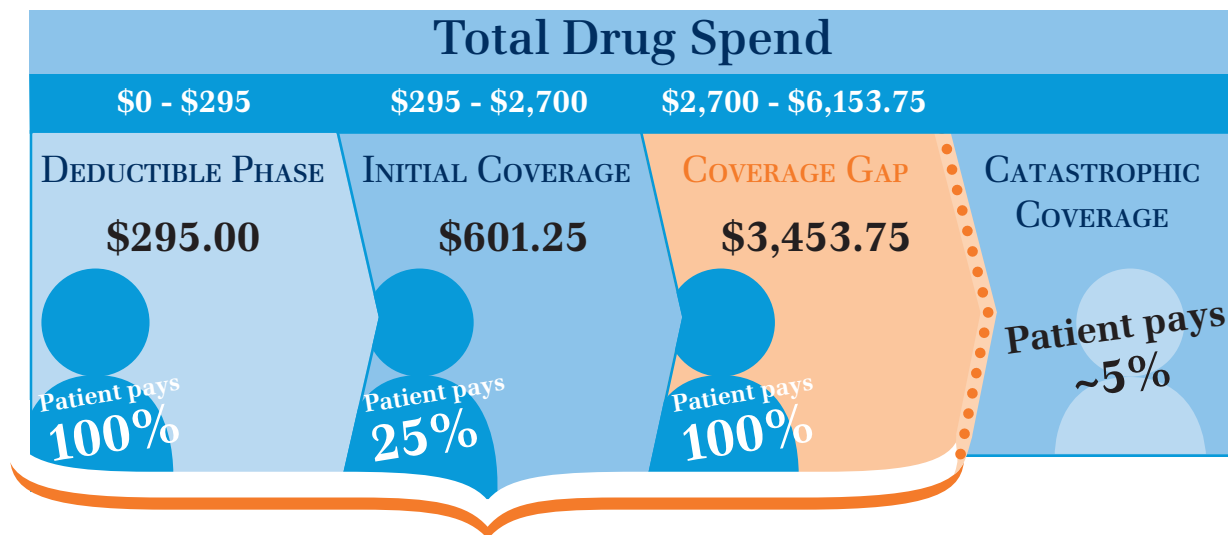


2009 MEDICARE PART D Pharmacist Quick Reference Guide

Patient Responsibility Standard Benefit Design – 2009



TrOOP = \$4,350.00

Low-Income Subsidy (LIS) Cost-Sharing Levels – 2009

Full Benefit Dual Eligible	Premium	Deductible	Co-pays
Up to or at 100% Federal Poverty Level (FPL)	\$0	\$0	\$1.10 generic \$3.20 brand/single-source
Above 100% FPL	\$0	\$0	\$2.40 generic \$6.00 brand/single-source
Institutionalized Beneficiary	\$0	\$0	\$0
LIS Recipient (Full Subsidy)	Premium	Deductible	Co-pays
Income <135% FPL and limited resources*	\$0	\$0	\$2.40 generic \$6.00 brand/single-source
LIS Recipient (Partial Subsidy)	Premium	Deductible	Co-pays
Income 135–150% FPL and limited resources*	Sliding scale	\$60	15% cost-sharing up to catastrophic coverage
*Resource limits set annually by the Social Security Administration			In catastrophic coverage: \$2.40 generic \$6.00 brand/single-source

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Medicare Refresher

Part A	Covers inpatient care (e.g. hospital, skilled nursing facility care, home health care, hospice)
Part B	Covers outpatient care (e.g. medical visits, DME, a few prescription drugs)
Part C	Voluntary medical benefit that combines Part A and Part B; patient must continue to pay Part B premiums
Part D	Voluntary prescription drug benefit

Original Medicare	VS	Medicare Advantage
<p>PART A Hospital Medicare provides this coverage (Part B is optional)</p> <p style="text-align: center;">+</p> <p>PART B Medical Medicare provides this coverage (Part B is optional)</p> <hr style="border: 1px solid #0070C0;"/> <p style="text-align: center;">+</p> <p>PART D Prescription Drug Coverage Optional coverage provided by Medicare-approved private insurance plans</p> <hr style="border: 1px solid #0070C0;"/> <p style="text-align: center;">+</p> <p>Medigap Policy Optional supplemental coverage that fills in gaps in Part A and Part B coverage</p>		<p>PART C Combines Part A + Part B Provided by private insurance companies approved by Medicare</p> <hr style="border: 1px solid #0070C0;"/> <p style="text-align: center;">+</p> <p>PART D Prescription Drug Coverage Most Medicare Advantage plans carry prescription drugs. If they don't, patients may be able to choose this coverage</p> <p><i>Note: Patients must have both Medicare Part A and Part B to enroll in MA plans.</i></p>

Important Medicare Deadlines

<p>November 15 – December 31, 2008 (Annual Enrollment Period) During this time, your patients can choose to join or switch Medicare prescription drug plans and Medicare Advantage plans for an effective date of January 1, 2009.</p>
<p>January 1, 2009 If patients enrolled between November 15 and December 31, 2008, their coverage begins today!</p>
<p>January 1 – March 31, 2009 (Open Enrollment Period) If your patients have Medicare prescription drug coverage through a Medicare Advantage or Medicare prescription drug plan, they can switch to a different plan one time only during this period.</p>
<p>April 1 – December 31, 2009 (Special Enrollment Period) During this time, patients can switch or join plans if they qualify under a Special Enrollment Period such as those listed below:</p> <ul style="list-style-type: none"> • Eligible for both Medicare and Medicaid • About to turn 65 years old • Moving to a different coverage area

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