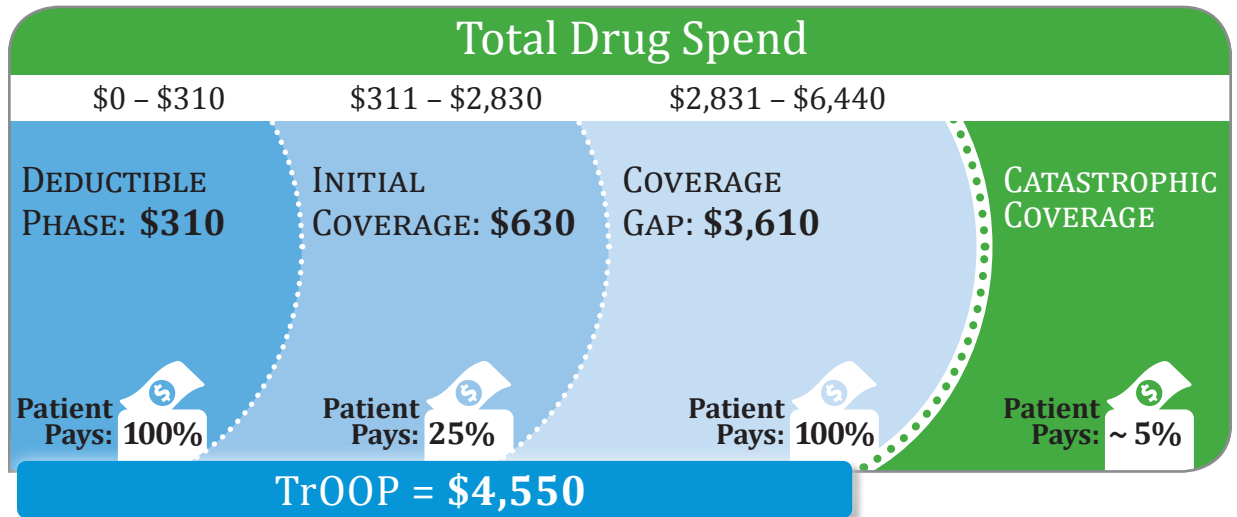


# 2010 Medicare Part D

# Pharmacist Quick Reference Guide

## 2010 Standard Benefit Design



## 2010 Low-Income Subsidy (LIS) Cost-Sharing Levels

Full Benefit Dual Eligible	Premium	Deductible	Co-pays
Up to or at 100% Federal Poverty Level (FPL)	\$0	\$0	\$1.10 generic \$3.30 brand/single-source
Above 100% FPL	\$0	\$0	\$2.50 generic \$6.30 brand/single-source
Institutionalized Beneficiary	\$0	\$0	\$0
LIS Recipient - FULL SUBSIDY	Premium	Deductible	Co-pays
Income less than 135% FPL and limited resources*	\$0	\$0	\$2.50 generic \$6.30 brand/single-source
LIS Recipient - PARTIAL SUBSIDY	Premium	Deductible	Co-pays
Income 135%-150% FPL and limited resources*	Sliding scale	\$63	15% cost-sharing up to catastrophic coverage In catastrophic coverage: \$2.50 generic \$6.30 brand/single-source

\*Resource limits set annually by the Social Security Administration.

Detach along perforation for easy reference.

Information brought to you by

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# Pharmacist Quick Reference Guide

## 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
<b>Part A</b> (Hospital)	<b>Part B</b> (Medical)		<b>Part C</b> Combines Part A + Part B
Medicare provides this coverage (Part B is optional)			Provided by private insurance companies approved by Medicare
+			+
<b>Part D</b> <b>(Prescription Drug Coverage)</b>			<b>Part D</b> <b>(Prescription Drug Coverage)</b>
Optional coverage provided by Medicare- approved private insurance plans			Most Medicare Advantage plans cover prescription drugs. If they don't, patients may be able to choose this coverage.
+			
<b>Medigap Policy</b>			
Optional supplemental coverage that fills in gaps in Part A and Part B coverage			<b>Note:</b> Patients must have <b>both Medicare Part A and Part B</b> to enroll in MA plans.

## Important Medicare Deadlines

### November 15 – December 31, 2009

*(Annual Coordinated Election Period)*

During this time, your patients can choose to join or switch Medicare prescription drug plans for an effective date of January 1, 2010.

### January 1, 2010

If patients enrolled between November 15 and December 31, 2009, their coverage begins on this day!

### January 1 – March 31, 2010

*(Open Enrollment Period)*

If your patients have prescription drug coverage through a Medicare Advantage or Medicare prescription drug plan, they can enroll in a new or different Medicare Advantage plan one time only during this period.

### April 1 – December 31, 2010

*(Special Enrollment Period)*

During this time, patients can only switch or join plans if they qualify under a Special Enrollment Period such as those listed below:

- Eligible for both Medicare and Medicaid
- About to turn 65 years old
- Moving to a different coverage area

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