

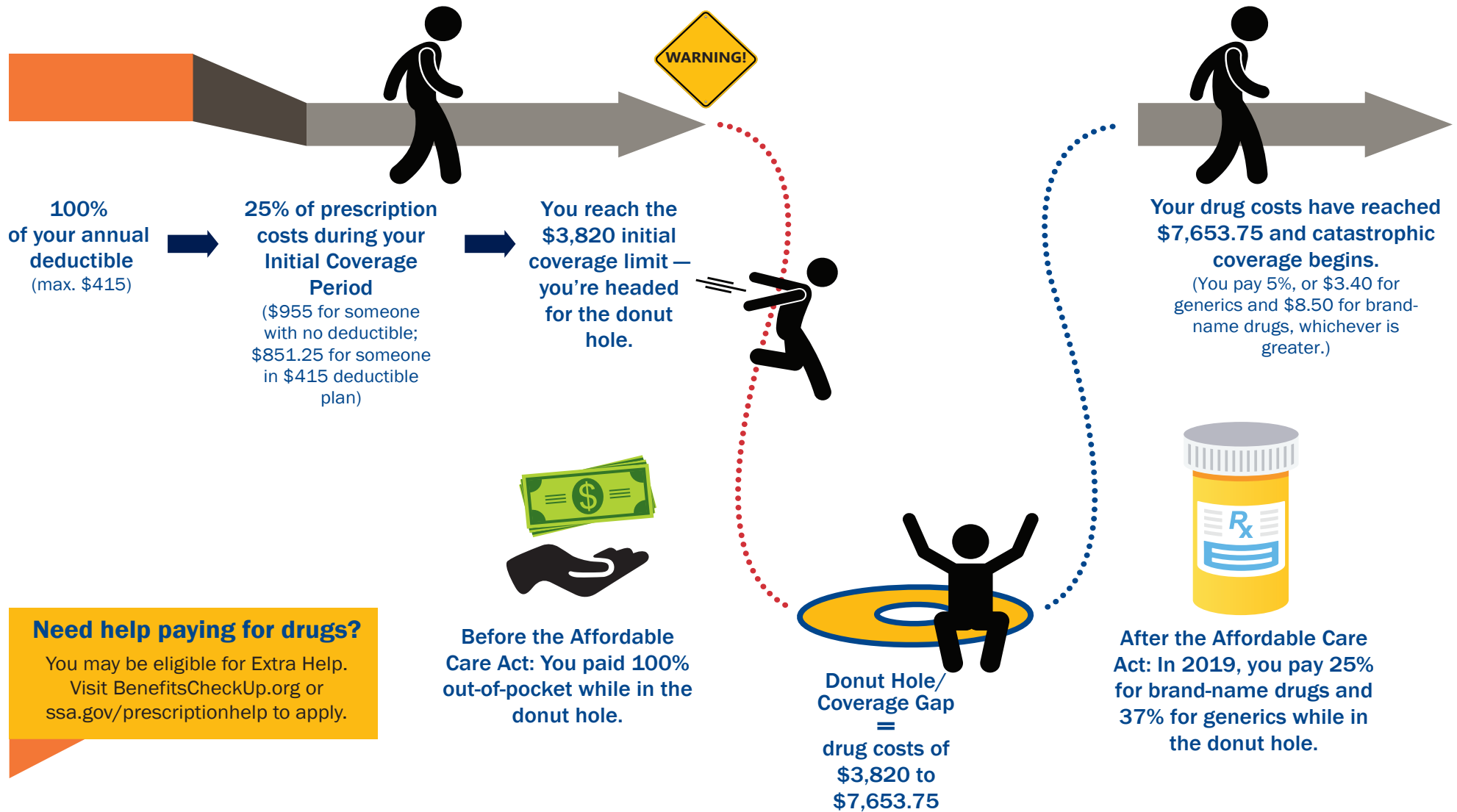
2019 Part D Standard Plan Cost-Sharing*

Part D Benefit Cost Periods	Costs and Who Pays	Beneficiary Pays (TrOOP)	Plan Pays	Total Amount Spent on Plan-Covered Drugs
Initial Deductible	Beneficiary pays 100%.	Up to \$415	\$0	\$415 (Amount spent on deductible before ICP begins)
Initial Coverage Period (ICP)	Costs of covered drugs are shared: 25% by beneficiary, 75% by plan.	Up to \$955* *maximum an individual would pay if in plan with no deductible	\$2,865	\$3,820 (Amount spent during ICP, including applicable deductible, before Coverage Gap begins)
Coverage Gap (“Donut Hole”)	<p>Discounts in 2019: Costs of plan-covered drugs are shared:</p> <ul style="list-style-type: none"> • Beneficiary pays 37% for generic drugs, 25% for brand-name drugs, plus a small portion of the pharmacy dispensing fee (approx. \$1-\$3). • Plan pays 63% for generic drugs and 5% for brand-name drugs. • Drug manufacturer provides 70% discount on brand-name drugs. <p>Note about True Out-of-Pocket (TrOOP) costs: The total amount spent in the Coverage Gap (up to \$3,833.75) includes:</p> <ul style="list-style-type: none"> • The drug costs paid by the beneficiary, and • The 70% discount on brand-name drugs paid by the drug manufacturer. <p><u>Payments made by the plan</u> during the Coverage Gap (63% on generics, 5% on brand-name drugs) do <u>not</u> count toward TrOOP.</p>			<p>Coverage Gap begins once beneficiary reaches the Initial Coverage Limit.</p> <p>\$3,820 - Initial Coverage Limit (Total amount spent on any initial deductible and during the ICP).</p> <p>Up to \$3,833.75 (Total amount spent during the Coverage Gap)</p> <p>\$7,653.75 (Total amount spent during ICP and Coverage Gap, before Catastrophic Benefit Period begins)</p>
Catastrophic Benefit Period	<p>Costs of covered drugs are shared:</p> <p>Beneficiary pays reduced copay/coinsurance; plan pays the difference.</p>	<p>Greater of: 5% coinsurance OR \$3.40 copay for generic, \$8.50 copay for brand or non-preferred.</p>	<p>Any remaining portion of the negotiated drug price.</p>	<p>Beneficiary will remain in the Catastrophic Benefit Period through Dec. 31, 2019.</p> <p>Part D benefit will reset on Jan. 1, 2020, starting again with a deductible.</p>

*Most Part D plans are not standard plans. This means calculating TrOOP (True Out-of-Pocket) costs during the initial deductible and ICP varies by plan.

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