

Questions to ask when comparing Part D plans

There are several factors to consider when choosing Medicare Part D prescription drug coverage. Before you start looking at plans, make sure you know:

- The prescriptions you take, including their dosages and usual costs (you may want to ask your doctor for help creating a list)
- The pharmacies you regularly use

Ways to receive Part D benefits:



If you have **Original Medicare**, you will typically enroll in a stand-alone Part D plan to receive drug benefits.



If you are enrolled in a **Medicare Advantage Plan**, it will typically provide both your health AND your drug benefits.

Note: If you are enrolled in a Medicare Medical Savings Accounts (MSA), Private Fee-for-Service (PFFS) plan without drug coverage, or a Medicare Cost Plan, you can also join a stand-alone Part D plan, sometimes referred to as a PDP.

Remember: MA Plans may have different networks of providers, coverage rules, premiums (in addition to the Part B premium), and cost-sharing for covered services. Even plans of the same type offered by different companies may have different rules, so you should always check with a plan directly to find out how its coverage works.

When you are choosing between Original Medicare and Medicare Advantage, or between Medicare Advantage Plans, here are some questions to keep in mind:

Drug coverage

- Are my prescriptions on the plan's formulary?
- Does the plan impose any coverage restrictions, such as prior authorization or step therapy?
- If the plan does not cover a medication I take, does it cover one that will work for me? (Ask your doctor.)

Costs

- How much will I pay at the pharmacy (copayments or coinsurance) for each drug I need?
- How much will I pay for monthly premiums and the annual deductible?
- How much will I have to pay for brand-name drugs? How much for generic drugs?
- What will I pay for my drugs during the coverage gap?
- If a drug I take has a very high coinsurance, is there a drug I can take that will cost less? (Ask your doctor.)
- Am I eligible for Extra Help or a State Pharmaceutical Assistance Program (SPAP)?

Pharmacy network

- What is the service area for the plan?
- Can I fill my prescriptions at the pharmacies I use regularly?
- Can I fill my prescriptions when I travel?
- What will my coverage options and costs be if I visit out-of-network pharmacies?
- Can I get prescriptions by mail order?

Coordination with other insurance

- Will Part D work with other coverage I have to lower my costs?
- Do I need to enroll in Part D if I have other creditable coverage?
- Do I need to enroll in Part D if I have job-based drug coverage?