

Special Open Door Forum: Part D Senior Savings

October 6, 2020

1. Will the copayment maximum and the differential between that and the cost of the drugs act the same way as other medications when it comes to the cost share to take people through the deductible and the other cost - the levels that are available or that are part of programs?
 - a. There is additional information that we had put out on a frequently asked questions memo that we did. That is on our Web site from May 21 and there are specific additional information in there about how the different phases and the application of the full cost of the drug versus the deductible that we pay, so the beneficiary would pay. I think that would probably be a good resource to help look at the different scenarios that you're asking about and how that works through the different parts of the benefit.
2. If the insulin shows as \$1,000 and they're purchasing it at \$25 but that 100 percent goes towards limiting charge which puts them in the gap, now they're paying 25% on all their other prescriptions. So is that what we can expect?
 - a. I think that guidance will take you through that kind of scenario where there's the different phases of the benefit beginning from deductible to the initial coverage limit and the coverage gap and how it is treated.
3. Can you clarify or specify that the \$35 maximum cost share is only to apply in the deductible ICL and gap? Some of the examples or references still show that, that applies in the catastrophic portion of the benefit as well.
 - a. Yes, my understanding is it would be the deductible initial coverage phase or limits and the coverage gap not into the catastrophic.