

Questions to Ask When Comparing Part D Plans

When choosing among Part D prescription drug plans, here are some questions to keep in mind.

Before looking at plans, know:

- Current prescriptions, including dosages and usual costs (The care center or pharmacy can help create a list.)
- Pharmacies used

Drug coverage

- Are all 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, does it cover another acceptable drug, including generic options, that will work? (The care center or pharmacy can help.)



Costs

- What are the copayments or coinsurance for each drug?
- How much is the monthly premium and annual deductible?
- What is the out-of-pocket cost for brand name drugs? How much for generic drugs?
- If a drug has a very high coinsurance, is there an acceptable alternative drug that will cost less? (The care center or pharmacy can help.)
- Is Extra Help (Low-Income Subsidy) or a state pharmaceutical assistance program (SPAP) available? (SPAPs are specific to a patient's state of residence and may be available to assist with drug plan premiums or other drug costs. For more information by state, visit: www.medicare.gov/pharmaceutical-assistance-program/state-programs.aspx?)



Pharmacy network

- What is the service area for the plan?
- Are the regularly used pharmacies part of the network?
- Can prescriptions be filled when traveling?
- What are the coverage options and costs of using out-of-network pharmacies?
- Is mail order an option?



Coordination with other insurance

- Will Part D work with other coverage to lower costs?
- Is enrollment in Part D required with drug coverage from another plan?
- Is enrollment in Part D needed with job-based drug coverage?



The Medicare website has a tool to help you determine which plan provides the most comprehensive coverage for specific medications: www.Medicare.gov/find-a-plan

HELP AND MORE INFORMATION

Connect with *Compass*. CF Foundation *Compass* case managers can help with many issues related to choosing a Medicare plan for people with CF. Call 844-COMPASS (844-266-7277) or email compass@cff.org.



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