

## Have You Reached the Doughnut Hole in Your Medicare Prescription Drug Plan?

Several Medicare prescription drug plans have a gap in coverage, sometimes referred to as a “doughnut hole.” In 2007, after you have accumulated \$2,400 in total covered drug costs (what you and the plan have paid), you pay 100% of your covered drug costs until you have spent \$3,850 out-of-pocket. After that, you will have “catastrophic coverage,” where you will pay only 5% of your covered drug costs for the rest of the calendar year.

### What Are My Options During the Gap?

- 1. Keep using your Medicare prescription drug card.**
  - Plan prices are generally lower than retail cost.
  - The money you spend will count toward the \$3,850 you need to spend in order to receive catastrophic coverage benefits.
- 2. Switch to generic or less expensive brand-name drugs.**
  - Contact your doctor to see if a change is appropriate.
  - This could reduce your co-payments and help maximize savings.
- 3. Explore other available assistance.**
  - Contact the Social Security Administration to see if you qualify for extra help in paying for your prescription drug plan.
  - Look into Pharmaceutical & Patient Assistance Programs. (See list below)
  - Ask your doctor about free samples for your prescription.
- 4. Review your current plan and do a comparison to determine if you should change to a plan that provides coverage in the gap the next time you enroll.** SHIP can help.

### Pharmaceutical & Patient Assistance Programs

This is not intended to be an endorsement of these programs or their sponsors.

#### NeedyMeds

1-215-625-9609

[www.needymeds.com](http://www.needymeds.com)

NeedyMeds provides free information to people who cannot afford their medication costs.

#### RxHope

1-908-713-7600

[www.rxhope.com](http://www.rxhope.com)

RxHope provides information on various pharmaceutical companies' assistance programs.

#### Partnership for Prescription Assistance

1-888-477-2669

[www.pparx.org](http://www.pparx.org)

PPARX helps qualified individuals get medicines they need through public or private programs

#### RxAssist

1-401-729-3284

[www.rxassist.org](http://www.rxassist.org)

RxAssist helps beneficiaries find ways to get affordable or free medications.

#### BenefitsCheckUp

[www.benefitscheckup.org](http://www.benefitscheckup.org)

BenefitsCheckUpRx provides a personalized report of programs that can help save money on prescriptions.

**For more information, contact the Iowa Senior Health Insurance Information Program (SHIP) at 1-800-351-4664.**

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