

Understanding Medicare

Avoiding The Gap In Medicare Coverage

(NAPSA)—While many seniors have benefited from Medicare Part D—the government insurance program that provides coverage for prescription drugs—grasping its intricate ins and outs can be a challenge.

In fact, many seniors are still unaware that the program comes with a “gap in service.” It turns out that when Medicare beneficiaries reach the \$2,701 threshold in drug spending, they’re responsible for paying the full cost of their prescription drugs up to a certain amount, at which time Catastrophic Coverage kicks in.

Fortunately, with a little planning, it’s possible to delay or avoid falling into the gap by spending less on the medications you need throughout the year. Here are some tips:

Switch to generics: Ask your doctor about prescribing a generic medication to treat your condition. Generics can cost up to 80 percent less than brand-name drugs, which can make a big difference since the total cost of the drug—both your out-of-pocket expenses and what your plan pays—is counted when calculating where you are in relation to the gap. Once someone does reach the gap period, generics can help them save a lot of money, especially if he or she is taking multiple medications.

Savings are in the mail: Check to see if your plan provider offers a mail-order pharmacy. Mail-order users typically save on the amount of co-payments they’d make for the same quantity of medication dispensed by a retail pharmacy—which could reduce your out-of-pocket costs.



Cover that gap: Consider plans that provide coverage through the gap. While premiums for those plans are often higher, it can still end up costing you less in the long run.

Use online tools: Check your Medicare plan’s Web site. Some sites, such as medco.com, will have cost comparison tools such as My Rx Choices® that show you what your potential savings could be if you choose lower-cost options.

Gap alerts: Some plans offer notifications that will alert you when you are approaching the gap. Often, these types of programs can help you keep track of how close you are to the gap.

Talk to your doctor and pharmacist: Ask their advice on how to help you stay out of the gap and never stop taking a medication without consulting them first.

To receive a free copy of “What’s Your Gap? Three simple steps to make the most of your Medicare Part D coverage and delay the Coverage Gap,” please visit www.whatsyourgap.com or send a postcard with your name and address to “What’s Your Gap?,” P.O. Box 8007 Parsippany, NJ 07054-8007.