

Medicare

Understanding Medicare Drug Coverage



Lesson 1

THE DIFFERENCES OF DRUG COVERAGE UNDER THE PARTS OF MEDICARE

Drug Coverage Under Medicare

- Prescription drug coverage under Part A (Hospital Insurance), Part B (Medical Insurance), or Part D (Prescription drug coverage) depends on
 - Medical necessity
 - Health care setting
 - Medical indication (why you need it, like for cancer)
 - Legal statute
 - Any special drug coverage requirements
 - Like immunosuppressive drugs following a transplant
- If they have a Medicare Advantage Plan with prescription drug (MA-PD) coverage, they get all their Medicare-covered drugs through the plan

Part A Prescription Drug Coverage

- Part A generally pays for
 - All drugs given as part of treatment in a covered hospital or Skilled Nursing Facility (SNF) inpatient stay
 - Exception: Certain chemotherapy drugs when used during a Part A-covered SNF stay
 - Drugs used in hospice care for symptom control and pain relief only

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