

Medicare

Understanding Medicare Drug Coverage
Rules

Part D–Covered Drugs

- Prescription brand-name and generic drugs
 - Approved by the U.S. Food and Drug Administration (FDA)
 - Used and sold in U.S.
 - Used for medically-accepted indications
- Includes prescription drugs, biological products, and associated supplies

Supplies associated with injection of insulin
- Plans must cover a range of drugs in each category
- Coverage and rules vary by plan

Required Coverage Of Protected Classes

- All drugs in 6 protected classes
 1. Cancer drugs
 2. HIV/AIDS drugs
 3. Antidepressants
 4. Antipsychotics
 5. Anticonvulsants
 6. Immunosuppressants
- All commercially available vaccines (shingles shot)
- Except those covered under Part B (flu shot)

Drugs Excluded by Law Under Part D

- Drugs for anorexia, weight loss, or weight gain
- Erectile dysfunction drugs when used for the treatment of sexual dysfunction
- Fertility drugs
- Drugs for cosmetic or lifestyle purposes
- Drugs for symptomatic relief of coughs and colds
- Prescription vitamin and mineral products
- Over-the-counter drugs

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