

Medicare

Understanding Medicare Part D



How Part D Works

Medicare Prescription Drug Coverage (Part D)

- Medicare drug plans
 - Approved by Medicare
 - Run by private companies
 - Available to everyone with Medicare
- In most cases, you must join a plan to get coverage
- There are 2 ways to get coverage
 - Medicare Prescription Drug Plans (PDPs)
 - Medicare Advantage and other Medicare health plans with prescription drug coverage

Plans That Provide Medicare Prescription Drug Coverage

- Can offer different combinations of coverage and cost-sharing
 - Must offer at least a standard level of coverage set by Medicare
 - Vary in costs and drugs covered
 - Different tier and/or copayment/coinsurance levels
 - Benefits and costs may change each year
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