



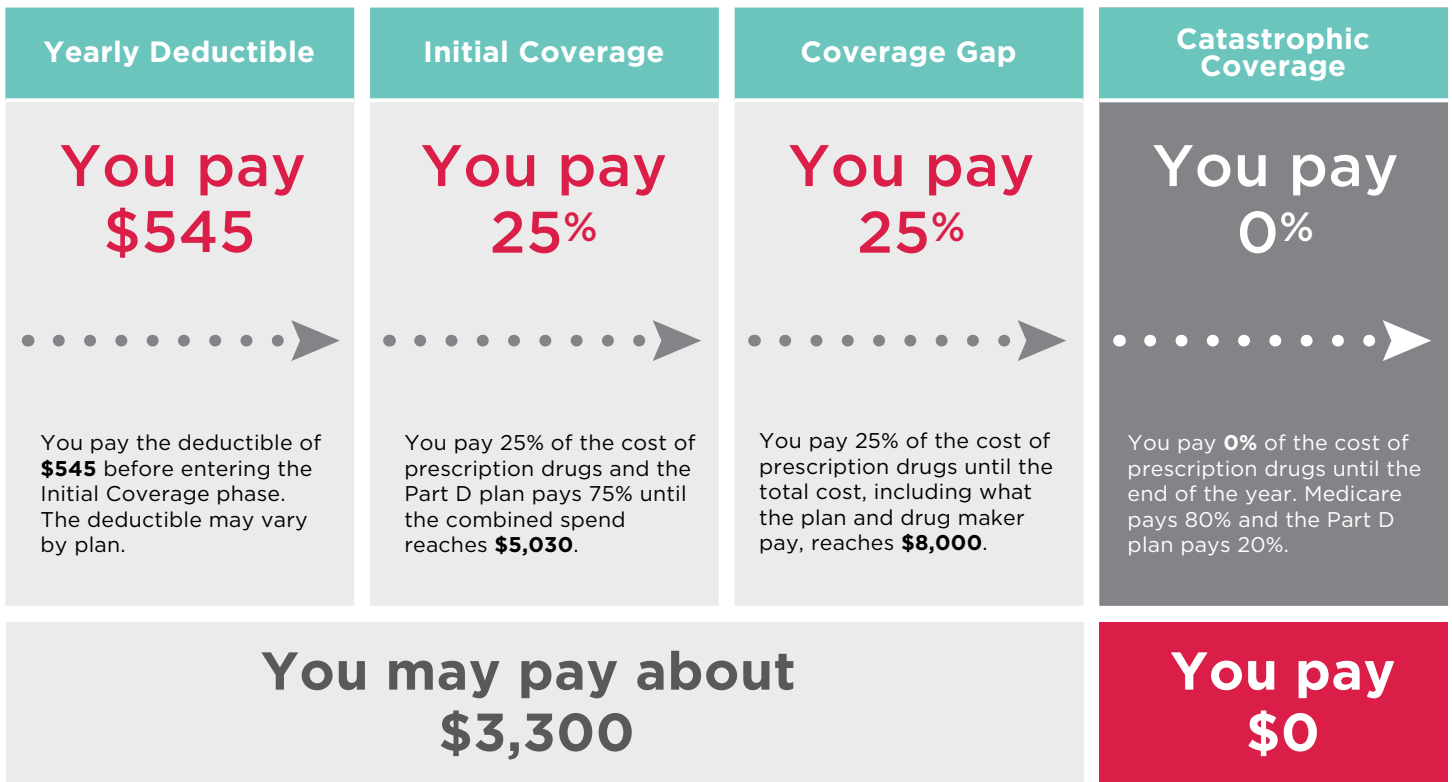
What You Need to Know About Changes to Medicare Part D Prescription Coverage in 2024

Medicare Part D plans help people afford their prescriptions. Changes as of January 1 may help you save even more in 2024.

In 2024, you may pay **about \$3,300** for brand name drugs before reaching the Catastrophic Coverage phase. If you reach the Catastrophic Coverage phase, you will then pay **\$0** for **all** prescription drugs through the end of the year.^{1,2,a}

What Are the 2024 Medicare Part D Standard Benefits?

The Medicare Part D Standard Benefit plan has 4 phases. The chart below shows how prescriptions are covered in each of the phases.^{1,2,a}



^aThis is only an example. Costs may vary based on your Medicare Part D plan. This does not apply to people who are receiving low-income subsidies.



For More Information About Medicare Part D, Visit www.medicare.gov.



Medicare Extra Help
If you qualify for Medicare Extra Help, you may pay less for prescriptions. See the next page for information about benefits and eligibility. ➔



Medicare Extra Help May Lower Out-of-Pocket Prescription Costs Even More

You may qualify for Medicare Extra Help, which lowers out-of-pocket costs for monthly premiums, the yearly deductible, and copayments. See what you may pay in 2024 below, if you qualify for Extra Help.³

What Are the 2024 Medicare Extra Help Benefits?^{1,3}



Copayments	
Cost Per Prescription Before the Catastrophic Threshold ^a	Cost Per Prescription After the Catastrophic Threshold ^a
You pay no more than \$4.50 for generics and \$11.20 for brand name drugs	You pay \$0

^aThe catastrophic threshold is \$8,000 in 2024, which is the combined total of what you pay, what the Part D plan pays, and what the drug maker pays.^{1,2}

Do I Qualify for Medicare Extra Help in 2024?^{1,4}

Eligibility for Medicare Extra Help is based on income and financial assets. In 2024, eligibility has been expanded to people with incomes up to 150% of the federal poverty level. This is up from 135% in 2023. Now, all patients who qualify get Full Extra Help benefits. Partial Extra Help has been discontinued.

Single		Married	
Income: up to 150% FPL	Assets^a: \$15,720	Income: up to 150% FPL	Assets^a: \$31,360

FPL = federal poverty level.

^aAsset limits do not include \$1,500/person burial allowance.⁴

How Do I Apply for Medicare Extra Help?⁵

You may automatically qualify for Medicare Extra Help and do not need to apply if you have Medicare Part A or Part B, or both, and any one of the following is true: (1) you are enrolled in both Medicaid and Medicare (dual eligible), (2) you receive Supplemental Security Income (SSI), or (3) you qualify for a Medicare Savings Program.

If you don't automatically qualify for Medicare Extra Help, you can apply 1 of 3 ways:



Online

www.socialsecurity.gov/i1020



By Phone

Social Security Administration
1-800-772-1213



In Person

Visit a local Social Security office

References: 1. Centers for Medicare & Medicaid Services. Announcement of Calendar Year (CY) 2024 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies (03-31-2023). www.cms.gov/files/document/2024-announcement.pdf. Accessed 08-31-2023. 2. Kaiser Family Foundation. An overview of the Medicare Part D prescription drug benefit (10-17-2023). <https://www.kff.org/medicare/fact-sheet/an-overview-of-the-medicare-part-d-prescription-drug-benefit>. Accessed 12-20-2023. 3. Centers for Medicare & Medicaid Services. Help with drug costs. www.medicare.gov/basics/costs/help/drug-costs. Accessed 01-11-2024. 4. Department of Health and Human Services. Calendar Year (CY) 2024 Resource and Cost Sharing Limits for Low-Income Subsidy (LIS) – Correction (11-30-2023). www.cms.gov/files/document/lis-memo.pdf. Accessed 01-11-2024. 5. Centers for Medicare & Medicaid Services. Medicare & You 2024 (09-2023). www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf. Accessed 12-18-2023.



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