Don’t Forget About Medicare Part D Open Enrollment

Fall is quickly approaching and I am looking forward to all that comes with it! Including Medicare Part D (prescription drug plan) Open Enrollment. This is your opportunity to make sure you are getting the most out of your prescription drug plan. Here are some common questions to help you understand your options.

Q. What is Part D Open Enrollment?
A. Open enrollment takes place from Oct. 15th through Dec. 7th, each year. This is when you have the opportunity to make a change in your coverage with no penalty. Since medications and plans change, this is a great time to double check that there is not a better plan for you in 2020.

Q. What’s the deal now with the ‘donut hole’?
A. This is the phase you enter once you exceed the Initial Coverage Limit. Prior to 2011, you would have paid 100 percent of medication costs in the donut hole. It has slowly been phased out and you now you receive a Donut Hole Discount on your generic and brand-name drug purchases while in the Coverage Gap.

In 2020, The Donut Hole will be reduced to a fixed 25 percent co-insurance cost-sharing structure for both generics and brand-name drugs. The drug company will then pay the other 75 percent.

Q. Is there anything that can help with drug costs?
A. The Medicare Part D Extra Help or Low-Income Subsidy (LIS) program helps people with limited financial resources pay for their Part D prescription drug coverage. Applying is easy - by going to [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp) or by calling 1-800-772-1213.
If you do not qualify for the above or you are on a very expensive medicine, some drug companies will have discounts for medicine or check out options at [www.needymeds.org](http://www.needymeds.org).

Q. Who can help me shop around for a drug plan that fits my needs?
A. You can always use the online searchable tool on Medicare.gov. However, K-State Research and extension is available to give you that personal, unbiased assistance anytime!

Please contact me to schedule an appointment or for more information, contact Tara Solomon-Smith, [tsolomon@ksu.edu](mailto:tsolomon@ksu.edu), or by calling 620-724-8233.

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