

Medicare Minute Script – May 2019 Part B and Part D Prescription Drug Coverage

Today we will learn some of Medicare’s rules for coverage of prescription drugs.

Point 1: Understand when Medicare Parts A, B, and D cover prescription drugs

Part A covers the drugs you need during a Medicare-covered stay in a hospital or skilled nursing facility, or drugs that you take for pain and symptom management for your terminal condition while you are being covered by Medicare’s hospice benefit.

Part B covers most drugs administered by your physician or someone under the supervision of your physician, or at a dialysis facility, but the provider or facility must buy and supply the drugs. Part B also covers some outpatient prescription drugs, mainly certain oral cancer drugs (for chemotherapy). Part D (as in “dog”) cannot pay for any of your drugs that are covered by Part B (as in “boy”).

Part D covers most outpatient prescription drugs (drugs you fill at the pharmacy). Check your plan’s list of covered drugs (known as a formulary) to find out whether it covers the drugs you need.

Point 2: Understand the circumstances when certain drugs are covered by Part B or Part D.

There are several drugs that may be covered by Part B or Part D, depending on what they are used for and how or where they are administered. Some of these drugs include:

- **Injectable drugs:** Part B covers injectable drugs if you usually cannot administer the drug yourself **and** your doctor provides and administers it to you. Part D generally covers injectable drugs that you buy at the pharmacy, whether a doctor administers the drug, or you administer it yourself.
- **Vaccines:** Most vaccines that your doctor recommends you get are covered by Part D. However, there are certain vaccines that are always covered by Part B—influenza (flu) shots, pneumonia shots, and hepatitis B shots for people who are at medium or high risk of contracting hepatitis B. Part B also covers vaccines after you have been exposed to a dangerous virus or disease, such as tetanus.
- **Insulin:** Part D covers insulin and related medical supplies used to self-inject insulin (syringes, gauze, and alcohol swabs). Part B may cover insulin that you use with an insulin pump. Insulin pumps, related supplies, and the insulin used with these pumps are covered as durable medical equipment (DME) if you meet Medicare’s coverage criteria.
- **Immunosuppressants:** Part B covers your immunosuppressants if you received your transplant in a Medicare-approved facility and you had Medicare Part A at the time of your transplant. Part D covers immunosuppressants if you did not have Part A at the time of your transplant or you did not have your transplant in a Medicare-approved facility.

Point 3: Know what to do if your drugs are being billed to the wrong part of Medicare.

If you believe that your provider is having trouble billing correctly, or if coverage of your medication is being denied because the medication was billed to the wrong part of Medicare, ask your provider or pharmacist to submit the claims to the correct part of Medicare. If they have questions about how to submit these claims, ask them to contact your plan. If you have Original Medicare, they should contact the Medicare Administrative Contractor with their questions about Part A or B claims. Remember: if payment for your

medication is denied by Original Medicare or your Medicare Advantage or Part D plan, you have the right to appeal the denial. Ask your doctor for their help providing Medicare or your plan with information needed to successfully appeal.

Take Action:

1. Call 1-800-MEDICARE for help understanding the costs and coverage rules for Part B drugs if you have Original Medicare. If you have Medicare Advantage, call your plan for this information.
2. Contact your Part D plan for information about the costs and coverage rules for Part D drugs.
3. Contact your State Health Insurance Assistance Program (SHIP) if you need help appealing a drug denial.
4. Contact your Senior Medicare Patrol (SMP) if you believe you are the victim of Medicare fraud or abuse.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free:</p> <p>SHIP email:</p> <p>SHIP website:</p> <p>To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>SMP toll-free:</p> <p>SMP email:</p> <p>SMP website:</p> <p>To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>
<p><i>The production of this document was supported by Grant Numbers 90SATC0001 and 90MPRC0001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center (SMP Resource Center) and do not necessarily represent the official views of ACL.</i></p>	

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