What Drugs Are Covered Under Medicare Part D?

Medicare Part D is an outpatient prescription drug benefit available to people who have Medicare (Part A and/or Part B). Medicare contracts with private plans to offer drug coverage under Part D. Part D plans can cover:

- FDA approved prescription drugs
- Vaccines
- Insulin
- Certain supplies associated with the injection of insulin (such as syringes, needles, alcohol swabs, and gauze)

Medicare has few rules about Part D drug coverage that the drug plans must follow (such as covering at least 2 drugs in every category or drug class with broader requirements for the following types of drugs: anti-rejection, antidepressants, antipsychotics, anticancer, anticonvulsants, and drugs used to treat HIV/AIDS).

Plans decide which drugs will be covered on their formulary (list of covered medications) and whether there are any special rules a person must follow in order to get a medication covered by the plan (such as prior authorization, quantity limits, or step therapy requirements).

Excluded Drugs Under Medicare Part D

The following types of medications are currently excluded by law from *standard* Part D coverage (but "*Enhanced*" Part D plans may cover these medications):

- Benzodiazepines* (such as Ativan or Klonipin)
- Barbiturates* (such as Phenobarbital or Valium)
- Prescription vitamins and minerals* (except prenatal vitamins and fluoride preparations)
- Over-the-Counter medications*

> * For full dual eligibles (individuals who have Medicare and who have <u>full</u> benefits through Medicaid) the ACCESS card covers many drugs in these categories. Some drugs may require prior authorization before ACCESS will cover them.

- Drugs used for the following**:
  - Anorexia, weight loss or weight gain

Copyright October 2011
The Pennsylvania Health Law Project is a nonprofit legal services organization.
www.phlp.org ▪ 1-800-274-3258

- Fertility
- Cosmetic purposes or hair growth
- Relief of the symptoms of colds, like a cough and stuffy nose
- Erectile dysfunction

**** NOTE**: Certain prescription drugs in these categories may be covered by Part D if they are being prescribed to treat other conditions. For example, some medications used to treat cough and colds may also be prescribed to treat allergies. If the FDA approves of the use of these medications for other conditions, then Part D plans may cover them.

Part D Plans will also not cover drugs that are covered by Medicare Part A or Medicare Part B.

Medicare Part A covers:

- Medications administered while an individual is an inpatient in the hospital
- Medications administered while an individual is in a Medicare-covered nursing home stay

Medicare Part B covers:

- Medications that are administered in a doctor's office (like chemotherapy)
- Certain oral anti-cancer medications
- Certain vaccines (such as Influenza and Hepatitis B)
- Certain medications that are administered by Medicare-covered Durable Medical Equipment (like a nebulizer or an external pump)
- Immunosuppressants (anti-rejection medications for individuals who had a Medicare-covered transplant)



Full dual eligibles can use their ACCESS card to cover the cost-sharing for drugs covered by Part A and Part B. For example, the ACCESS card should be used as secondary coverage for diabetic supplies like test strips and lancets that Medicare Part B covers.

For more information on Part B vs. Part D covered drugs and other formulary requirements for Part D plans, please see *Chapter 6 of the Medicare Prescription Drug Benefit Manual* available at: http://www.cms.gov/PrescriptionDrugCovContra/Downloads/Chapter6.pdf

Call the Pennsylvania Health Law Project Helpline at 1-800-274-3258 if:

- You have questions about drugs covered under Medicare Part D
- You are having trouble getting your medication under Part D or the ACCESS card.