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MEMBER

New Calculator Helps Medicare Part D Enrollees Avoid the Doughnut Hole

AARP recently released a new online interactive tool to help Part D enrollees reduce their medication costs, and thus avoid or delay entry into the “doughnut hole” where they must pay the full cost of prescriptions out of pocket. The online tool, which attempts to help identify less costly generic or therapeutically similar alternatives, is found at <http://doughnuthole.aarp.org/>.

The easy-to-navigate calculator page guides you through four steps to determine if you are likely to “hit the doughnut hole” on prescription drugs and if there are lower-cost medications available through your plan. The steps are:

Step One: Gather your medications and drug plan card before you start. Then enter in your zip code (in the field displayed) and select your plan from the list.

Step Two: Enter the name of each of your drugs, its dosage, and how often you take it.

Step Three: View a chart for the year to see if you’re likely to hit the doughnut hole.

Step Four: Explore a list of alternative drugs that are therapeutically similar to those you take now but could reduce your expenses and stretch your coverage. Print out a form letter to ask your doctor whether switching to the lower-cost drug(s) would work for you.

The website also has a Benefits Quicklink to an application to determine if you qualify for the Medicare Extra Help program that will help those with low income avoid the doughnut hole.

If you have Medicare and have a limited income and resources, you may be able to get Extra Help paying for your Medicare prescription drug costs. Your income must be less than \$16,245 if single and \$21,855 if married and you must have resources less than \$12,510 if single and \$25,010 if married (Resource limits include a \$1,500 burial allowance (for singles) and a \$3,000 burial allowance (for couples)). If you qualify, you will have low or no deductible, low or no premiums, no coverage gap (also called the "doughnut hole"), and will pay much less for your prescriptions.

For help with Medicare Part D questions and other Medicare issues, call us today at 601-987-3000 or toll-free 1-866-ELDERLAW.