

# Part D Senior Savings Model (Insulin Savings) Common Questions & Answers

**Q: What is the Part D Senior Savings Model?**

A: The Part D Senior Savings Model allows participating Part D plans to offer a broad set of formulary insulins at a maximum \$35.00 copayment per month's supply, throughout the deductible, initial coverage, and coverage gap phases of their Part D drug coverage. This means that starting in January 2021, participating Part D plans will offer enrollees predictable, stable copayments for insulin, helping enrollees save money on their drug costs.

**Q: What kinds of plans can participate in the Part D Senior Savings Model?**

A: Most Medicare Part D plans that people choose from during Open Enrollment can participate in the Model. This includes standalone Medicare Part D Prescription Drug Plans (PDPs) as well as Medicare Advantage Prescription Drug plans (MA-PDs) that offer enhanced alternative Part D coverage. Plans that are participating can be found by checking the box for the "Insulin Savings" filter in Medicare Plan Finder at Medicare.gov.

Private fee-for-service plans, employer/union only direct contract plans (local coordinated care plans, prescription drug plans, private fee-for-service plans), section 1876 cost contract plans, dual-eligible special needs plans (D-SNPs), section 1833 health care prepayment plans, PACE organizations, Medicare-Medicaid plans, and religious fraternal benefit plans (local coordinated care plans and private fee-for-service plans) aren't eligible to participate in the Model.

**Q: What plans are part of the Model? How do I find one?**

A: The Centers for Medicare & Medicaid Services (also known as CMS, the federal agency that approves Medicare plans) announced Medicare Advantage plans with prescription drug coverage (MA-PD) and Part D Prescription Drug Plans (PDPs) that are participating in the Model in September 2020. You will be able to use Medicare Plan Finder at Medicare.gov to find a plan that is participating by checking the box for the "Insulin Savings" filter when you search for plans. You can also call 1-800-MEDICARE to ask questions about enrollment, eligibility, and the Model.

**Q: When is the Part D Senior Saving Model expected to end? How many years is the model?**

A: Since the Part D Senior Savings Model is a Model being tested by CMS to lower costs and improve health care quality, it currently has a set time period for when it is available. Part D plans participating in the Model are available starting on January 1<sup>st</sup>, 2021. The Model currently extends until December 31, 2025, but the plans participating in the Model may change each year.

**Q: How will I know if my plan is participating next year (CY2022)?**

A: If you join a plan participating in the Part D Senior Savings Model for 2021, your plan will notify you in the Annual Notice of Change (ANOC) that you will receive in September 2021 if they are no longer

participating. You can then choose a different plan for 2022 during the Medicare Open Enrollment Period starting in October 2021.

**Q: Will the member be offered a plan with a higher premium so they can get their insulin at a lower (\$35.00) cost?**

A: The Part D Senior Savings Model allows drug manufacturers to offer their discounts in the coverage gap, even when a Part D plan enhances cost-sharing. This allows plans to offer a fixed, consistent cost-sharing on insulin. This structure is estimated to save enrollees who take insulin \$446 in annual out-of-pocket costs. Part D sponsor plan premiums vary and beneficiaries should find a Part D plan that provides them the coverage they want at the lowest total annual cost, premiums and out-of-pocket costs combined.

**Q: Will step therapy apply with insulin drugs?**

A: Step therapy is when a Part D plan requires enrollees to first try certain drugs to treat a medical condition before the plan will cover another drug for that condition. The Model doesn't change Part D sponsors' formulary requirements. Enrollees can find out if the insulin or insulins they use have any additional step therapy requirements or limits by looking at the Part D plan's formulary.

**Q: I have Low-Income cost-sharing Subsidy (LIS), sometimes called Extra Help. Can I get the \$35 per month cost-sharing under the Model?**

A: Part D enrollees who receive LIS already have a set Part D copayment, so they aren't eligible for the \$35 per month's supply copayment under the Model.

**Q: Will Senior Savings Plans have a full formulary?**

A: Yes. The Part D Senior Savings Plans are enhanced alternative Part D plans, so they have a full formulary and cover Part D benefits.

**Q: Is there a cap on the number of units monthly to get the \$35.00 copay?**

A: Generally, the maximum \$35.00 copayment under the Model applies to one month's supply of insulin. This may be limited by a physician's prescription or by plan rules on drug dosage to ensure patient safety. Please note that if an enrollee uses multiple types of insulin or has multiple prescriptions for select insulins covered under the Model, each prescription would have a copayment of a maximum \$35.00 for a one month's supply.