



Prescription Drug Plans for 2024

Is my stand alone Prescription Plan best for me in 2024?

This depends. Questions you will need to answer include:

- Are you taking more than 1 or 2 generic medications regularly? If yes, you should check your pricing at [Medicare.gov's](https://www.Medicare.gov) Planfinder web site. Plans can and do drop drugs from their formularies each year or change what tier they're in, as well as change their pricing. Your pharmacy may also not be in the plan's network for next year. Sometimes switching to a preferred pharmacy can save you a lot of money. It's always worth checking to avoid sticker shock.
- Are you happy with the current plan's customer service? Is it easy to get new prescriptions approved and filled?

Here are some of the highlights concerning Medicare Prescription Plans for 2024.

- 17 of the 24 plans have increased their premiums by over 10%. While a few have decreased premiums they (along with many other plans) have changed how they handle co-pays for various tiers. Their brand name medications may be very costly for you.
- All Elixir plans are leaving and you must select a new plan. Clear Spring plans have limited enrollment rights due to low ratings from Medicare for 3 years.
- You can change to a different plan between October 15th and December 7th. Coverage will start January 1st. Just show your new card to the pharmacy in January. No need to transfer prescriptions unless you use mail order.

Find out more at [cchicap.org](https://www.cchicap.org)

We have detailed instructions on how to establish an account at Medicare.gov. Then, you can do your own search for the lowest total cost plan for your medications for the entire 2024 plan year. But you must act by December 7th or you will stay in your current plan with no option to change until the Fall of 2024.

Or you can provide us with your medication list, and we can assist you in making a decision about changing your prescription plan for next year.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: (925) 655-1393, (800) 510-2020 or (800) 434-0222

Email: ehsdhicap@ehsd.cccounty.us Visit: www.cchicap.org



Navigating Medicare

