What Are My Medicare Options?

**Original Medicare**
- Part A - Hospital
- Part B - Medical
- Fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits.

**Medicare Supplement**
- (Secondary) Insurance
- Sold by private insurance companies to fill “gaps” in Original Medicare coverage.
- Others may have coverage through a retirement health plan or Medicaid.

**Prescription Drug Coverage**
- Part D
- Private companies approved by Medicare run these plans. Plans have different costs and cover different drugs.

**Medicare Advantage Plans**
- (HMOs and PPOs)
- Part C
- Offered by private companies that contract with Medicare to provide Part A and Part B benefits.
- Plan types include health maintenance organizations (HMOs), preferred provider organizations (PPOs), private fee-for-service plans and more.
- These plans take the place of Original Medicare and most include the Part D prescription drug benefit.

How Do I Compare Part D Plans?

Ohio Department of Insurance: 800-686-1578
Medicare: 1-800-MEDICARE

Important Dates:

<table>
<thead>
<tr>
<th>Month</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>October</td>
<td>Announcement of Part C and Part D plans for the upcoming year. Visit <a href="http://www.medicare.gov">www.medicare.gov</a> to compare plans</td>
</tr>
<tr>
<td>December</td>
<td>Medicare open enrollment begins October 15</td>
</tr>
<tr>
<td>January</td>
<td>Medicare open enrollment ends December 7</td>
</tr>
<tr>
<td></td>
<td>New plans and plan changes take effect January 1</td>
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</tbody>
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The Ohio Senior Health Insurance Information Program (OSHIIP) is a division of the Ohio Department of Insurance that provides free information and education to people covered by Medicare and their caregivers.

Get Extra Help With Medicare Part D
Prescription Drug Costs 2022 - 2023

THE ‘EXTRA HELP’ PROGRAM

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Mike DeWine
Governor

Jon Husted
Lt. Governor

Judith L. French
Director

March 2022
Part D is Medicare's comprehensive prescription drug coverage benefit and is available to anyone eligible for Medicare Part A or Part B. People with Medicare may enroll in Part D coverage through either a stand-alone plan or a Medicare Advantage plan. People on Medicare who choose not to enroll and have no other drug coverage may pay more for late enrollment.

Extra Help is a Medicare program that helps people with limited income and resources pay Medicare prescription drug costs. You may qualify for Extra Help, also called low-income subsidy (LIS), if your annual income and total resources are below these limits this year:

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Person</td>
<td>$1,719</td>
</tr>
<tr>
<td>Married Person</td>
<td>$2,309</td>
</tr>
</tbody>
</table>

For help applying for Extra Help benefits, contact the Ohio Department of Insurance at 800-686-1578.

Resources include money in a checking or savings account, stocks, bonds, mutual funds, and Individual Retirement Accounts (IRAs). Resources don’t include your home, car, household items, burial plot, burial expenses (up to $1,500 per person), or life insurance policies. Income includes any money received from social security, pensions, employment, interest and more.

If you qualify for Extra Help, Medicare will pay:

- All or most of the monthly premium
- All or most of the annual deductible
- Most of your copayments/coinsurance
- Full coverage during the donut hole

In 2022, drug costs for most people who qualify will be no more than $3.95 for each generic drug and $9.85 for each brand name drug. Look on the Extra Help letters you get, or contact your plan to find out your exact costs.

What Does Part D Cost?

Each Medicare drug plan has its own formulary. Many plans place drugs into different “tiers” on their formularies. Drugs in each tier have a different cost; drugs in a lower tier will generally cost you less than those in a higher tier.

- **Monthly Premiums:** $7.10 - $99.00
- **Annual Deductible:** $0 - $480
- **Copays or Coinsurance:** 25% or flat amount until $10,690.20 in total costs
- **Catastrophic Coverage:** 5% coinsurance

What Counts as Income and Resources?

Income includes any money received from social security, pensions, employment, interest and more.

- **Monthly Income**
  - Single Person: $1,719
  - Married Person: $2,309
- **Resources**
  - Single Person: $15,510
  - Married Person: $30,950

For help comparing prescription drug plans and to learn about other programs that may help you pay drug costs, call OSHIIP:

800-686-1578

NOTE: All people with Medicare should review their drug options EVERY year and choose the plan that’s best for them!