

# Help your patients stay on track with their medications in 2022

Medicare plans change every year. On Jan. 1, a Medicare member's plan resets, and in some cases the member will enroll in a new plan. If your patient has a yearly deductible for prescription drugs, it will begin at stage 1 in January.

STAGE 1

## STAGE 1 – Deductible stage

(100% up to \$480)

If the plan has a deductible, the patient pays the full cost of prescription drugs until the amount set by their plan is met. The deductible amount depends on the type of plan chosen, with deductibles ranging from \$0 to a maximum of \$480.

STAGE 2

## STAGE 2 – Initial coverage stage

(Copay and/or coinsurance until \$4,430 coverage limit)

Once the deductible is reached, the patient enters stage 2, the initial coverage stage. In addition to the plan paying its share of the cost, the patient also will pay their share until the initial coverage limit of \$4,430 is reached. The initial coverage limit is the total of what the patient pays plus what the plan and the Centers for Medicare & Medicaid Services pay. Once this limit has been reached, the patient moves into the coverage gap.

STAGE 3

## STAGE 3 – Coverage gap stage

(25% for brand name; 25% generic, until \$7,050 TrOOP threshold is met)

Many patients may never reach the coverage gap or catastrophic coverage stages. For those who do, they will remain in this gap until the True out-of-pocket (TrOOP) threshold of \$7,050 is met.

STAGE 4

## STAGE 4 – Catastrophic coverage stage

(Patient pays a maximum of 5% of drug cost)

The greater of \$3.95 for generic/preferred multi-source drugs and \$9.85 for all other drugs; OR 5% coinsurance.

Did you know that Humana members and their providers have access to the convenience and benefits of CenterWell Pharmacy™? For some Humana-covered patients, depending on their plan, using a preferred cost-sharing pharmacy like CenterWell Pharmacy may reduce their prescription drug cost for non-specialty drugs.

- Mail delivery
- 24/7 reorder
- High-quality clinical expertise
- Assistance with specialty drug financial help
- Concierge consultants and specialty account executives to assist with pharmacy-related questions and prior authorizations for specialty medicines

Humana recognizes that patients have the sole discretion to choose their pharmacy and expects that prescribers will use their independent medical judgment when advising patients about their pharmacy choices. Other pharmacies are available in our network.