

**IMPORTANT MESSAGE FROM THE
LOUISIANA RURAL HEALTH ASSOCIATION**

**Basic Medicare Part D
Plan Structure**

There are 53 Medicare Part D plans offered to Medicare beneficiaries in the state of Louisiana. No two plans are alike; however, their structure is basically the same. Some plans do not have deductibles. Some plans offer coverage for your generic prescriptions in the gap. Some plans have set co-pays while most stick to the 25% & 75% cost sharing split. Your individual situation (meaning the prescriptions that you take) are just as unique as the different plans.



You & Part D

You

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You

Catastrophic Coverage

\$3,850 has been spent by you... In this phase of coverage, you are responsible for 5% of prescription costs and your Part D plan will be responsible for the remaining 95%.

\$5,451 in total drug costs!!!

GAP

If you reach the gap, it means that between you and your Part D plan, a total of \$2,400 has been spent on prescription costs. In order to reach the next phase of coverage (Catastrophic) you must spend \$3,051 OUT OF YOUR POCKET.

\$2,400 in total drug costs!!!

“Cost Sharing”:

In this phase of coverage, you will be responsible for co-pays. Your Part D plan will be responsible for remainder of prescription cost.

YOU 25%	Pt.D 75%
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\$265 Deductible

PLEASE TURN PAGE OVER FOR MORE INFO

CONTACT INFORMATION

There are several agencies in the state of Louisiana that have the ability to assist you in the decision making process when it comes to Medicare Part D and any other programs available to those who are eligible for them. Please keep this page handy and call when you have a question regarding the benefits you are currently enrolled in and receive.



Louisiana Rural Health Association

Phone: (985) 369-3813

LRHA can assist you in evaluating your situation and finding the best Part D plan to fit your needs. Assistance with “extra help” eligibility and the Medicare Savings Program are also available through LRHA.



Louisiana Dept. of Insurance Senior Health Insurance Information Program (SHIIP)

Phone: (800) 259-5301

SHIIP can assist you with Supplemental and Long Term Care Insurance Policy Comparison, Assistance with Claims, Medicare-contracted Health Maintenance Organizations, Medicare Supplement (Medigap) Insurance & the Medicare Appeals Process.



MEDICARE
1-800-MEDICARE
(1-800-633-4227)

There are always hundreds of customer service reps ready to assist you with any concern you may have regarding your Medicare coverage and benefits.



Social Security Administration
Phone: 1-800-772-1213

If you feel that your income and asset limits are inside the guidelines for assistance in paying for your Medicare Part D plan and prescriptions, the Social Security Administration can assist with the application process.