

## What Does Cost-Sharing Mean to Me? Changes for 2010



There are several different cost-sharing levels or “tiers” into which different drugs are placed. Different tiers have different costs associated with them, and in some cases, different ways of paying those costs (copayments or coinsurance).

With AdvantraRx Prescription Drug Plan (PDP), cost-sharing options vary. Depending on your plan and the medications you take, you’ll pay either a copayment (*also known as copay*) or coinsurance, which is a percentage of the drug cost--- after you pay any deductible that may apply.

AdvantraRx plans have a fixed copay for tier 1 medications. Since copays vary by region, below is an example of the range of copayment cost-share amounts:

<i>Drug Name</i>	<i>AdvantraRx Plan Type</i>	<i>Cost-Sharing Tier</i>	<i>Range of Copayment Amounts</i>
Lisinopril	Value	1	\$6 - \$7
	Premier	1	\$11 - \$15
	Premier Plus	1	\$4 - \$5

All other AdvantraRx tiers have coinsurance values. You can easily calculate coinsurance costs by multiplying the total cost of the medication by the coinsurance percentage. The result is the amount you will pay. Here is an example of a coinsurance cost share:

<i>Drug Name</i>	<i>AdvantraRx Plan Type</i>	<i>Cost-Sharing Tier</i>	<i>Average Coinsurance Amount</i>	<i>Estimated Cost of Drug</i>	<i>Estimated Cost to Beneficiary</i>
Proair HFA	Value	2	19%	\$48.70	\$9.25
	Premier	2	16%	\$48.70	\$7.79
	Premier Plus	3	19%	\$48.70	\$9.25

*\*NOTE: Pricing above is for illustrative purposes only and is subject to change.*

Using this example, let’s look at the Premier plan. The total cost of the drug is \$48.70. Multiply that by 16% (or .16) and you get \$7.79--- and that is the amount you would pay in coinsurance.

*AdvantraRx is a Medicare-approved Part D sponsor. These contracts with the Centers for Medicare & Medicaid Services (CMS) are renewed annually; coverage beyond the end of the current contract is not guaranteed.*

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You can find the total cost of the drug either on the *Drug Coverage & Pricing Tool* found on our website at [www.AdvantraRx.com](http://www.AdvantraRx.com), or you can call us at 1-866-823-5177 (TTY users 1-800-716-3231), 24 hours a day, seven days a week. Our Representatives are trained to assist you in a professional and friendly manner.

### **Ways to Save on Prescriptions.**

- Choose an AdvantraRx plan that offers a \$0 deductible. With no annual deductible and modest premium amounts, these plans may help you start saving money on your prescriptions right away. Compare premiums to deductibles to determine which plan works best for you.
- Try Generic Drugs ---If you are currently taking an AdvantraRx brand name prescription in a higher tier, there is most likely a lower-tiered generic available. In addition, the lower cost of the drug can help prevent you from entering the coverage gap. Check with your doctor to determine whether you can replace a higher-cost drug with a lower-tiered alternative.
- Use Mail Order ---All AdvantraRx plans offer a mail order option (90-day supply) for certain medications which means lower costs and the convenience of having medications delivered right to your door.
- To find out more about how you can save with AdvantraRx, give us a call at 1-866-823-5177 (TTY users 1-800-716-3231), 24 hours a day, seven days a week.

*You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third-party.*

*People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for seventy five (75) percent of drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.*

*Eligible beneficiaries must use network pharmacies to access their prescription drug benefit, except under non-routine circumstances when they cannot reasonably use network pharmacies. In general, benefits are only available at contracted network pharmacies.*

*Documents are available in alternative formats.*