

Medicare and You

Big Savings With Part D Calculator

(NAPSA)—There's good news for the millions of people in a Medicare Part D plan who worry about the high cost of prescription drugs. An easy-to-use online prescription drug "calculator" may help many people save money and find peace of mind.

Using the Calculator

Anyone in a Medicare Part D plan can use the tool to try to save money, even if you don't hit the prescription drug coverage gap known as the "doughnut hole," where your out-of-pocket drug costs rise until you qualify for catastrophic coverage.

It is easy to use. Fill in your zip code, click on your health plan and list your drugs. The calculator will tell you how long your coverage will last before you hit the doughnut hole. You will receive a list of less-expensive medications. The calculator also allows you to print a letter that can help you talk to your doctor to make sure any change to a more affordable drug would be the best decision for your health.

Any information you enter into the tool stays private. In fact, it goes away as soon as you exit the calculator.

Relief May Be Coming

If you do end up in the doughnut hole in 2011, changes in the health care law will bring some relief: You'll receive an automatic 50 percent discount on brand-name prescription drugs and a 7 percent discount on generic pre-



There's a gap in coverage that occurs when a person receiving Medicare Part D benefits for prescription drugs has reached a spending limit.

scription drugs while you are paying for your drugs.

Exactly how much you pay out of pocket will vary depending on the Part D plan you are in and the price your plan has negotiated. You don't have to apply for the discount or fill out any extra paperwork.

These discounts will increase until 2020, when you'll no longer have any drop in coverage to pay for your prescription drugs covered by your Medicare Part D plan.

Your doctor can tell you if it's wise to substitute any of your brand-name prescription drugs with generics. Get more information by visiting www.aarp.org/doughnuthole today.