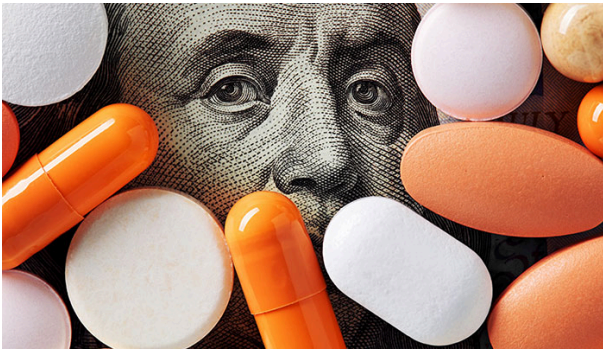


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## Shopping tips for Medicare Rx insurance (Part D)



From October 15 to December 7 each year, Medicare enrollees have the option to change their insurance plans. For prescription drug coverage—Part D—which is only offered by private insurance companies, it pays to shop around. Even if you have been happy with your current plan, drug prices and premiums change from one year to the next. It's a good idea to compare. There could be hundreds of dollars at stake.

The federal government makes Medicare prescription plan rules, so some things are the same no matter the company. For instance, the point at which the initial coverage stops and the coverage gap begins—sometimes called the “donut hole”—is up to \$4430 in 2022. But how soon you get to that number depends on drug pricing, which varies from one insurance company to the next.

### Here are some factors to consider:

- **The price of your medicines.** To compare plans, you must research the prices in each plan's “formulary” for each of your prescriptions. A plan that charges \$200 for a month's worth of pills will land you in the coverage gap sooner than a plan that charges \$100.
- **The cost of the deductible.** This is what you must pay before insurance kicks in. Some policies have a \$0 deductible. Others go to the 2022 Medicare maximum: \$480.
- **The cost of copays.** Typically, once the deductible is met, you need to pay a set fee per prescription or a percentage of the price of each drug. This is called the “copay.” It varies widely from one company to another, as does the price or percentage that is required in the coverage gap.
- **The price of the monthly premium.** The lower the premium, the higher the copays.
- **Customer service.** Each plan has a Medicare star rating based on customer satisfaction and other performance factors. These are updated yearly. A rating of fewer than four stars probably indicates slow service, which could cost money or cause health problems.
- **Other services tied to the drug plan.** If you have a Medicare Advantage plan, prescriptions may be bundled with your coverage for doctors and hospitals. A plan that might be better for medicines may not include the doctors you have been seeing. You may need to choose which is more important.

**Get help comparing plans.** Go to [Medicare.gov](http://Medicare.gov) for an online comparison tool. Or use free telephone assistance at 1-800-MEDICARE. There, you can get help weighing the costs and benefits so you can select the best coverage for your money.

### Got the Medicare blues?

**We have tips and solutions! Call us at 206-456-5155.**



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