

## What's New in 2021?

### Have costs for Medicare Part D (prescription drug coverage) changed in 2021?

If you have Part D (prescription drugs), your plan should have notified you about any changes in costs for 2021. Part D plans can change the drugs they cover, their pharmacy networks, and their costs (such as copayments, coinsurance charges, and deductibles) from year to year. Remember, there are two main ways that you can get your Medicare prescription drug coverage:

- A Medicare Advantage Plan that covers both health and drug coverage, or
- A stand-alone Part D plan that works with Original Medicare.

**Your Part D plan should have sent you an ANOC or EOC notice informing you of your plan's benefits, costs, and covered drugs for 2021. If you have a Medicare Advantage Plan with prescription drug coverage, you should have received one EOC that describes both your health and prescription drug coverage for 2021.**

**Part D plans** must include the minimum coverage that is set by law, but each plan may offer varying types of coverage. For example, in 2021 Part D plans can set a maximum deductible (amount you pay out-of-pocket before your insurance begins to pay) of \$445. Some plans may not require you to pay any deductible. The following chart shows costs last year compared to this year. Be sure to review your plan materials for specific cost changes.

Medicare Part D Costs: 2020 vs. 2021		
	2020	2021
<b>Part D maximum deductible</b>	Up to \$435/year	Up to \$445/year
<b>Part D coverage gap threshold</b> You reach the coverage gap, or donut hole, when you and your plan together have spent this much on covered drugs since the start of the year.	\$4,020	\$4,130
<b>Part D catastrophic coverage limit</b> You get out of the donut hole and reach catastrophic coverage when you have spent this much out of pocket* since the start of the year.	\$6,350	\$6,550

\*Note the out-of-pocket costs that help you get out of the donut hole include what you've spent on covered drugs since the start of the year (deductible, copays); most of the discount for brand-name drugs while you're in the donut hole; and any drug costs paid by family members, most charities, State Pharmaceutical Assistance Programs (SPAPs), AIDS Drug Assistance Programs (ADAPs), and/or the Indian Health Service.

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