

# Medicare Plan Finder searches for insulin

---

Below are recommended steps and notes for completing Medicare Plan Finder searches for clients who use insulin. Please follow these steps until the \$35/month maximum copay change, imposed by the Inflation Reduction Act, is reflected in the Plan Finder.

## Excerpt from Oct. 11 CMS Special Enrollment Period announcement

---

***CMS is granting a Special Enrollment Period (SEP) for exceptional circumstances to allow beneficiaries to add, drop or change their Part D coverage if they find a better option after the 2022 Annual Enrollment Period (AEP). This SEP will be available for all beneficiaries who use a covered insulin product and begins on Dec. 8, 2022 and ends on Dec. 31, 2023. Beneficiaries may use this SEP one time during this period. To utilize this SEP, beneficiaries must call 1-800-MEDICARE so a customer service representative can process the enrollment change. Consistent with current policy, when Part D enrollees change plans midyear, their True Out-of-Pocket (TrOOP) costs carry over from one plan to the next.***

## Step-by-step Plan Finder search instructions

---

**Plans can't charge more than \$35 for a one-month supply of each Medicare Part D-covered insulin clients take and can't charge a deductible for insulin.**

<https://www.medicare.gov/coverage/insulin>

### Steps for using Plan Finder to find coverage for a client with insulin:

1. Enter the client's prescriptions EXCEPT insulin – let's call this the **Base List**.
2. Run a comparison for all of their drugs EXCEPT the insulin – review the results, find the top three options for the client (considering pharmacies, etc.), noting the drug + premium totals.
3. Select "Compare" for an easy comparison of the three choices after you add the insulin. Let's call the drug + premium cost for this comparison without insulin the **Base Amount**.

## Medicare Plan Finder searches for insulin job aid

4. **Add \$420** (\$35/month x 12) to each **Base Amount** – this is the **Expected Amount** (with insulin).
5. Add the insulin to the drug list.
6. Go back to the results. Look at the plan comparisons for the selected plans. They could be in a different order because the Plan Finder is using the entered prices for the insulin, not the \$35.

If the total premium+drug cost is less than the Expected Amount (Step 3) they are charging less than \$35 per month for the insulin, and it's the lowest cost plan.

If all are higher than Step 3 and the insulin is covered, then rank according to the Expected Amount.

## All insulins commercially sold/available in the U.S.

---

[National Library of Medicine \(www.ncbi.nlm.nih.gov\)](http://www.ncbi.nlm.nih.gov)

Category/name of insulin	Brand name (manufacturer)	Preparation(s)
<b>Rapid-Acting</b>		
Insulin Lispro	Humalog (Lilly)	Vial, cartridge, disposable pen
Insulin Aspart	Novolog (Novo Nordisk)	Vial, cartridge, disposable pen
Insulin Gulliksen	Apidra (Sanofi-Aventis)	Vial, disposable pen
Technosphere insulin	Afreeza	Inhaler

**Medicare Plan Finder searches for insulin job aid**

<b>Category/name of insulin</b>	<b>Brand name (manufacturer)</b>	<b>Preparation(s)</b>
<b>Short-Acting</b>		
Regular Human	Humulin R (Lilly) Novolin R (Novo Nordisk)	Vial
<b>Intermediate-Acting</b>		
NPH Human	Humulin N (Lilly) Novolin N (Novo Nordisk)	Vial, disposable pen Vial
<b>Long-Acting</b>		
Insulin Detemir	Levemir (Novo Nordisk)	Vial, disposable pen
Insulin Glargine	Lantus (Sanofi-Aventis) Basaglar (Lilly) Toujeo (Sanofi-Aventis)	Vial, cartridge, disposable pen Basaglar is only available as a disposable pen Toujeo is only available as a disposable pen
Insulin Degludec	Tresiba (Novo Nordisk)	Disposable pen
<b>Insulin Mixtures</b>		
NPH/Regular (70%/30%)	Humulin 70/30 (Lilly) Novolin 70/30 (Novo Nordisk)	Vial, disposable pen Vial
Protamine/Lispro (50%/50%)	Humalog Mix 50/50(Lilly)	Vial, disposable pen

## Medicare Plan Finder searches for insulin job aid

Category/name of insulin	Brand name (manufacturer)	Preparation(s)
Protamine/Lispro (75%25%)	Humalog Mix 75/25(Lilly)	Vial, disposable pen
Protamine/Aspart (70/30)	Novolog Mix 70/30 (Novo Nordisk)	Vial, disposable pen

From: [Insulin – Pharmacology, Therapeutic Regimens, and Principles of Intensive Insulin Therapy \(www.ncbi.nlm.nih.gov\)](http://www.ncbi.nlm.nih.gov)

This electronic version has been made freely available under a Creative Commons (CC-BY-NC-ND) license. A copy of the license can be viewed at:

<http://creativecommons.org/licenses/by-nc-nd/2.0/>.

## Non-insulin medications used to treat diabetes

---

*These drugs, listed by manufacturer, **are NOT subject to \$35 copay limit** and are subject to deductible, coverage gap pricing, etc.*

### Non-insulin injectables:

1. Astra Zeneca – Bydureon, Byetta
2. Lilly Cares - Trulicity
3. Novo Nordisk – Ozempic, Victoza, GlucaGen, Xultophy
4. Sanofi - Soliqua

### Oral medications:

1. Astra Zeneca – Farxiga, Xigduo XR
2. Boehringer Ingelheim – Jardiance, Jentadueto, Synjardy
3. Merck – Januvia, Janumet
4. Novo Nordisk - Rybelsus