

Outpatient Drug Coverage: Part B Versus Part D

Your prescription drug costs and coverage depend upon which part of Medicare covers your drug. Understanding which part of Medicare should cover your drugs will point you toward the Medicare rules you need to follow. You can get Medicare prescription drug coverage through a Part D stand-alone prescription drug plan or through a Medicare Advantage Plan that includes prescription drug coverage.

Part B usually covers:	Part D usually covers:
<ul style="list-style-type: none"> • Drugs your provider administers. • Drugs administered at a dialysis facility (that buys the drugs themselves). • A small number of outpatient prescriptions you get from the pharmacy (mainly certain oral cancer drugs for chemotherapy). • Certain vaccines (usually only flu, pneumonia, and Hepatitis B). Make sure the pharmacy accepts your Part B coverage. If you have a Medicare Advantage Plan, check their rules about flu shot coverage. • If you are a hospital outpatient, Part B should cover all medications that relate to the reason for your hospital visit. • Tip: You usually pay a 20 percent coinsurance after meeting the Part B deductible. If you have a Medicare Advantage plan, different costs may apply. If you get your medications from a pharmacy, make sure the pharmacy accepts your coverage. 	<ul style="list-style-type: none"> • Most drugs you get from the pharmacy or through mail order (outpatient drugs). • Most prescription drugs that you can administer yourself. • Vaccines not covered under Part B, including the shingles vaccine. • If you are a hospital outpatient, Part D will cover medications that you administer yourself and do not relate to the hospital visit. • Tip: Make sure it is included in your plan's formulary, which is the list of drugs they cover, and use a preferred network pharmacy. • Tip: You usually pay a co-payment for your medications, once you meet a deductible. The amounts vary based on your plan and how much you have spent on prescription drugs so far this calendar year.

Note: If you are in an **inpatient** in a hospital or skilled nursing facility, your drugs are usually covered by **Part A**.

Where to Go for Help

- Your pharmacist, your provider, or your plan (if applicable) can help you understand your prescription coverage.
- You can also contact your State Health Insurance Assistance Program (SHIP) if you need assistance with understanding your prescription drug benefits or other aspects of your Medicare coverage.
- If your drug coverage is denied, make sure to follow up with your provider and, if applicable, your plan or 1-800-Medicare 1-800-633-4227; TTY 1-877-486-2048). If you are still unable to resolve the issue, contact your SHIP to discuss your appeals options.
- If you receive suspicious prescription drug offers or charges, contact your Senior Medicare Patrol (SMP) to discuss potential abuse or fraud.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free:	SMP toll-free:
SHIP email:	SMP email:
SHIP website:	SMP website:
To find a SHIP in another state: * Call 877-839-2675 * Visit www.shiptacenter.org	To find an SMP in another state: * Call 877-808-2468 * Visit www.smpresource.org

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