

# **Medicare Part D Fact Sheet:**

## **Prescription Drug Plans in Puerto Rico**

### **Overview**

Every one of the more than 612,000 Medicare beneficiaries in Puerto Rico can choose to enroll in the voluntary Medicare prescription drug coverage beginning on November 15. While Medicare's negotiations for these plan choices are not yet finalized, it is clear that a range of drug plans will be competing aggressively to serve Medicare beneficiaries. By choosing the plan that best meets their needs, beneficiaries in Puerto Rico can take advantage of options that include lower premiums and additional benefits. And all plans must meet Medicare's standards for access to medically necessary drugs and convenient pharmacies.

### **Prescription Drug Plans**

Approximately 6 organizations will offer stand-alone prescription drug plans throughout Puerto Rico in 2006.

### **Premiums**

The monthly premium, which is the amount of money that the Prescription Drug Plan will cost each month, can vary among plans depending on the type and level of coverage offered. Of the stand-alone Prescription Drug Plans available in Puerto Rico, at least one plan will have a monthly premium under \$20, at least one plan will have a monthly premium between \$20 and \$25, about 2 plans will have monthly premiums between \$25 and \$30, and about 5 plans will have premiums between \$30 and \$35.

### **Benefit Options**

Most of the available plan options have zero deductibles or deductibles lower than the \$250 deductible in the "standard" Medicare benefit. Plans with no deductibles provide help with drug costs starting with the first dollar that a beneficiary spends.

Several of the plan options are "enhanced" plans that offer additional benefits beyond Medicare's standard drug coverage. One of these enhanced plans has a monthly premium of less than \$30.

### **Access to Needed Drug Treatments**

All of the prescription drug plans in Puerto Rico, regardless of their premium and other benefits, must meet Medicare's standards for access to drugs that Medicare beneficiaries need. This includes coverage of essentially all drugs in six categories of treatments (drugs for mental illnesses including antidepressants, antipsychotics, and anticonvulsants; drugs for HIV/AIDS; drugs for cancer; and drugs affecting the immune system) and coverage of medically necessary treatments in all other categories of prescription drugs.

All of the prescription drug plans in Puerto Rico will meet Medicare's standards for access to pharmacies – including convenient neighborhood pharmacies, pharmacies serving all beneficiaries in long-term care facilities, and pharmacies providing home infusion treatments. Most of the Prescription Drug Plans in Puerto Rico will also offer the option of using mail-order prescription services.

## **Medicare Advantage Prescription Drug Plans**

All eligible beneficiaries in Puerto Rico will have access to a Medicare Advantage plan offering prescription drug coverage.

Most of these Medicare Advantage plans in Puerto Rico will offer additional coverage beyond the standard Medicare benefit, including low or no deductibles and additional coverage.

Most of these Medicare Advantage plans in Puerto Rico will provide this coverage for a prescription drug premium of \$20 or even less. Note that the premium for Medicare Advantage plans is for both health care and prescription drug coverage and will likely be higher than the drug premium by itself. The prescription drug plans offered by Medicare Advantage Plans generally must meet the same requirements for access to medically necessary drugs and pharmacies as the stand-alone prescription drug plans.