Care Partners

Understanding the Medicare Donut Hole



As a member of a Medicare Part D prescription drug plan, there are four stages that determine the amount you pay for your prescription drugs:



The Coverage Gap Stage, also known as the "Donut Hole," can be the most complex. Below, you'll find an explanation of each stage, including details on how the Donut Hole works.

Deductible Stage

CarePartners of Connecticut plans have \$0 prescription drug deductibles. You begin each coverage year in the Initial Coverage Stage.



2021 Plan Drug Deductibles

Initial Coverage Stage

You remain in the Initial Coverage Stage until the total cost of your drugs (what you pay plus what we pay) reaches **\$4,130**. This amount is called the Initial Coverage Limit.



The Donut Hole

You enter the Donut Hole once the total cost of your drugs reaches **\$4,130**. In the Donut Hole, you pay a percentage of the cost for your prescription drugs.

For generic drugs, you pay 25% of the drug and dispensing fee and your plan pays the remaining cost. For brand name drugs, you pay 25% of the drug and dispensing fee and the drug manufacturer and your plan share the remaining cost (see right).

During this stage, only your share and the drug manufacturer's share contribute toward your outof-pocket total.

You remain in the Donut Hole until your out-ofpocket total during the calendar year reaches **\$6,550**.



Catastrophic Coverage Stage

This stage begins when your out-of-pocket total reaches **\$6,550**. See right for your drug costs during this stage. You remain in the Catastrophic Coverage Stage until January 1, 2022. Generic Drugs: You pay the greater of **\$3.70** or **5%**

Brand Name Drugs: You pay the greater of **\$9.20** or **5%**

For complete details, see your Evidence of Coverage (EOC) booklet at carepartnersct.com/plan-documents.

The amounts above are for the 2021 calendar year only. Amounts may change on January 1 of each year. The Formulary and/or pharmacy network may change at any time. You will receive notice when necessary. For more information, call Customer Service at 1-888-341-1507 (TTY: 711). CarePartners of Connecticut complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-341-1507 (TTY: 711). YO151 2021 73 C