

Free Care & Medicare Prescription Drug Coverage (Part D)

Free Care Patients Should Enroll In Part D

Since Medicare/Free Care patients may prefer to continue using Free Care for their medications, providers must educate patients about the important reasons to sign up for Medicare Prescription Drug Coverage (Part D):

- If patients are eligible for a Low Income Subsidy (<150% FPL), they will have minimal cost sharing, if any.
- Patients can use their Medicare prescription drug coverage at retail pharmacies.
- Free Care is likely to change in the next year and may not be an option to them any longer.
- If patients postpone enrollment in Medicare prescription drug coverage, they will face a financial penalty when they do enroll (higher monthly premiums).

Free Care Can Help With Part D

Patients who enroll in a Medicare Prescription Drug Coverage (Part D) plan may still use their Free Care to help with Part D cost-sharing and non-covered medications.

Free Care Coverage for Part D Cost Sharing:

- For Medicare/Free Care patients, Free Care will cover their Part D co-payments and deductibles, but not their Part D monthly premiums.
- For dual eligible patients (on Medicare and MassHealth) with automatic Free Care as wrap-around coverage, Free Care will not cover Part D co-payments, deductibles, or premiums. **NOTE:** For dual eligible patients who disenroll from Part D, Free Care will not cover their medications.

Free Care Coverage for Non-Covered Part D Medications:

Free Care will cover ANY medically necessary drugs that are not covered by a patient's Part D plan, including

- The types of drugs that are never covered by Part D (barbituates, benzodiazepines, etc.), plus
- Drugs not covered by the particular plan that the patient is enrolled in. (If the patient is a dual eligible, MassHealth may pick up some of the uncovered drugs, but the rest can be billed to Free Care.)