The Medicare Prescription Payment Plan Frequently Asked Questions (FAQs)

These FAQs can educate Independence Blue Cross (IBX) Keystone 65 Rx HMO/HMO-POS, Personal Choice 65℠ Rx PPO, Select Option® PDP, and Blue Medicare Advantage RetireSecure PPO members on the **Medicare Prescription Payment Plan**. If you have additional questions that are not answered in this document, please call our Member Help Team at the number on the back of your member ID card seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

What is the Medicare Prescription Payment Plan?

The **Medicare Prescription Payment Plan** is a payment option that works with your current Medicare Part D coverage or standalone prescription drug plan to help you manage your out-of-pocket prescription drug costs by spreading them across the calendar year (January through December) instead of paying them in full at the pharmacy or through mail order each time you fill a prescription.

How does the Medicare Prescription Payment Plan work?

When you fill a prescription for a covered Part D prescription drug, you won't pay the pharmacy (including mail order and specialty pharmacies). Instead, you'll get a bill from your plan. Your bill will not be the total cost of all the prescriptions you filled that month. It will be a percentage of those costs spread across the remaining months in the year. As you fill more prescriptions each month, your bill amount will change to reflect a percentage of the new total amount you owe. This will continue for as long as you participate in the **Medicare Prescription Payment Plan**.

Am I eligible to participate in the Medicare Prescription Payment Plan?

Anyone with Medicare Part D coverage or a standalone prescription drug plan can participate in the **Medicare Prescription Payment Plan**. Participation is completely voluntary and is not based on income. There are no fees to participate.

Am I required to participate in the Medicare Prescription Payment Plan?

No, you are not required to participate in the **Medicare Prescription Payment Plan**, and you do not need to tell us if you choose not to participate. If you do not want to change how you pay for your Part D prescription drugs, you can continue to pay for them at the pharmacy or through mail order.

Will I benefit from the Medicare Prescription Payment Plan?

Not everyone will benefit from the **Medicare Prescription Payment Plan**. People who are most likely to benefit are those who have high drug costs earlier in the year (January through September). Medicare has defined "high drug costs" as spending more than $600 out of pocket on a single prescription or being likely to reach the Medicare annual out-of-pocket threshold of $2,400.

The **Medicare Prescription Payment Plan** may not benefit people who:

- Have lower drug costs or are considering opting in later in the year (after September).
- Do not want to change the way they pay for their prescription drugs.
- Are enrolled in the Medicare Low-Income Subsidy ("Extra Help") program or a Medicare Savings Program.
- Get help paying for their prescription drugs from other sources, like a State Pharmaceutical Assistance Program (SPAP), a coupon program, or other creditable prescription drug coverage.

Who can help me decide if I should participate in the Medicare Prescription Payment Plan?

If you are unsure if the **Medicare Prescription Payment Plan** will benefit you, there are a few ways you can find out. These include:

- **Your IBX plan**: Visit our website at **ibxmedicare.com/ira** or call our Member Help Team at the number on the back of your member ID card.
- **Medicare**: Visit **www.medicare.gov/prescription-payment-plan/will-this-help-me** and answer a few questions to find out if this payment option will help you.
- **Your State Health Insurance Assistance Program (SHIP)**: Visit **shiphelp.org** to find the phone number for your local SHIP and get free, personalized health insurance counseling.

How do I opt in to the Medicare Prescription Payment Plan?

You can opt in to the **Medicare Prescription Payment Plan** online, by phone, or by mail. To opt in online, visit **ibxmedicare.com/ira** and fill out our online election request form. To opt in by phone, call our Member Help Team at the number on the back of your member ID card. To opt in by mail, use the paper form we may have sent you in other mailings or download our paper form at **ibxmedicare.com/ira** and mail it to the appropriate address below:

- **All Keystone 65 HMO/HMO-POS plan members:**
  Keystone 65 Rx
  PO Box 7799
  Philadelphia, PA 19101-7799
- **All Personal Choice 65 PPO plan members:**
  Personal Choice 65 Rx
  PO Box 7799
  Philadelphia, PA 19101-7799
- **All Select Option PDP plan members:**
  Select Option
  PO Box 41535
  Philadelphia, PA 19101-1535
- **All Blue Medicare Advantage RetireSecure PPO plan members:**
  Blue Medicare Advantage RetireSecure
  PO Box 7799
  Philadelphia, PA 19101-7799

When can I opt in to the Medicare Prescription Payment Plan?

You can opt in to the **Medicare Prescription Payment Plan** at any time. However, doing so earlier in the year (before September) is usually a better option. This is because as you fill more prescriptions and new out-of-pocket costs are added to the total amount you owe, there are more months left in the year to spread out your payments, so the percentage added to your monthly bill will be less.

Do I need to confirm that I want to participate in the Medicare Prescription Payment Plan every year?

No, you do not need to confirm that you want to participate in the **Medicare Prescription Payment Plan** every year. If you are currently participating and want to remain opted in for the following plan year, your participation will automatically renew on January 1. You will receive a *Notice of Participation Renewal* from us in advance of the plan year confirming that your participation will be renewed. No action is needed. You only need to inform us if you want to opt out so we can remove you from participating.

What happens after I opt in to the Medicare Prescription Payment Plan?

Once we receive your election request (online, by phone, or by mail), we will review your request to confirm your eligibility. If confirmed, you will receive a call and/or letter confirming your participation in the **Medicare Prescription Payment Plan**. We will automatically let the pharmacy know you are participating, and you will not pay for your prescription drugs at the pharmacy or through mail order. You will then start receiving your monthly **Medicare Prescription Payment Plan** bill from us with the amount you owe, when it is due, and information on how to make a payment. This is a separate bill from your monthly plan premium (if you have one). Always pay your monthly plan premium first (if you have one).

Will participating in the Medicare Prescription Payment Plan save me money or lower my Part D prescription drug costs?

No, participating in the **Medicare Prescription Payment Plan** will not save you money or lower your Part D prescription drug costs. You will never pay more than the Medicare annual out-of-pocket threshold of $2,400 or the total amount you would have paid out of pocket at the pharmacy or through mail order if you were not participating in the **Medicare Prescription Payment Plan**. There are no fees or interest charged for participating.

Visit **www.medicare.gov/basics/costs/help** to learn about programs you might be eligible for that can help lower your out-of-pocket costs.

What will my monthly Medicare Prescription Payment Plan bill be?

Your monthly **Medicare Prescription Payment Plan** bill amount is based on two things:

- The "maximum possible payment" set by Medicare.
- The amount you would have paid for your prescriptions at the pharmacy or through mail order, plus your previous month's remaining balance, divided by the number of months left in the year. Your payments might change every month, so you will not always know what your exact bill amount will be ahead of time. Future amounts owed might increase because as you fill more prescriptions each month, new out-of-pocket costs get added, and there are fewer months left in the year to spread out your remaining payments.

You will never pay more than the Medicare annual out-of-pocket threshold of $2,400 or the total amount you would have paid out of pocket at the pharmacy or through mail order if you were not participating in the **Medicare Prescription Payment Plan**. If you have billing questions, you can call our Member Help Team at the number on the back of your member ID card.

Visit **www.medicare.gov/prescription-payment-plan/examples** for information on the "maximum possible payment" and examples of bill calculations.

How do I pay my monthly Medicare Prescription Payment Plan bill?

After we approve your participation, you will get a letter confirming your participation, explaining what to expect, and providing information about how to pay your monthly **Medicare Prescription Payment Plan** bill. You can pay your bill online or by mail. To pay online, visit **ibxmedicare.com/ira** and access our online payment portal. To pay by mail, send payment to the following address:

- **All IBX plan members:**
  Optum Rx MPPP
  PO Box 67
  Minneapolis, MN 55480-0067

Only send checks for payment and the remittance coupon to this address. Do not send any correspondence.

What if I do not pay my monthly Medicare Prescription Payment Plan bill?

You will get a reminder by mail from us if you miss a payment. If you do not pay your monthly **Medicare Prescription Payment Plan** bill by the date listed in that reminder, you will be removed from the **Medicare Prescription Payment Plan**, and you will start paying for your prescription drugs when you get them at the pharmacy or through mail order. You are required to pay only the amount you owe. You will not pay any fees or interest, even if your payment is late. You can pay the amount you owe in full or be billed monthly.

If you are removed from the **Medicare Prescription Payment Plan**, you will remain enrolled in your Keystone 65 HMO/HMO-POS, Personal Choice 65 PPO, Select Option PDP, or Blue Medicare Advantage RetireSecure PPO plan. You may not be able to re-opt in to the **Medicare Prescription Payment Plan** until your overdue balance is paid in full.

Can I opt out of the Medicare Prescription Payment Plan if I decide I no longer want to participate?

Yes, you can opt out of the **Medicare Prescription Payment Plan** at any time by contacting our Member Help Team at the number on the back of your member ID card. Opting out will not affect your enrollment in your Keystone 65 HMO/HMO-POS, Personal Choice 65 PPO, Select Option PDP, or Blue Medicare Advantage RetireSecure PPO plan. If you still owe a balance, you are required to pay the amount you owe, even though you are no longer participating in the **Medicare Prescription Payment Plan**. You will continue to receive a bill until you repay your total amount due.

If I change my Medicare Advantage or standalone prescription drug plan, will I still be participating in the Medicare Prescription Payment Plan?

If you leave or change your Keystone 65 HMO/HMO-POS, Personal Choice 65 PPO, Select Option PDP, or Blue Medicare Advantage RetireSecure PPO plan, your participation in the **Medicare Prescription Payment Plan** will end. You will need to contact your new plan to re-opt in to the **Medicare Prescription Payment Plan**. You will still be responsible for any remaining balance due at the time of your disenrollment from your previous plan.

Where can I get more information about the Medicare Prescription Payment Plan?

The following resources can give you more information about the **Medicare Prescription Payment Plan**:

- **Your IBX plan**: Visit our website at **ibxmedicare.com/ira** or call our Member Help Team at the number on the back of your member ID card.
- **Medicare**: Visit **www.medicare.gov/prescription-payment-plan** or call **1-800-MEDICARE** (**1-800-633-4227**), 24 hours a day, 7 days a week. TTY users can call **1-877-486-2048**.

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