

# **Prescription Advantage Fact Sheet**

## **Who Can Join Prescription Advantage?**

Prescription Advantage is available to those who are:

- 65 years of age or older who do not have a gross annual income that exceeds 500 percent or more of the Federal Poverty Level (single \$51,050, married \$68,450);
- Under age 65, work no more than 40 hours per month, meet MassHealth's CommonHealth disability requirements, and have a gross annual household income at or below 188 percent of the Federal Poverty Level (single \$19,195, married \$25,737).

## **How Will Prescription Advantage Work for Those Eligible for Medicare?**

- If you are Medicare eligible, you must join a Medicare Part D drug plan or have prescription drug coverage that Medicare classifies as creditable in order to be eligible for Prescription Advantage benefits;
- Limited-income applicants (those at or below 188 percent of the Federal Poverty Level - single \$19,195, married \$25,737) must apply for "Extra Help" also known as "Low Income Subsidy" administered by the Social Security Administration to be eligible for Prescription Advantage benefits.
- Medicare Part D will be the primary drug insurance. Prescription Advantage will be the secondary payer supplementing the Medicare coverage during coverage gaps and will provide protection from catastrophic drug costs.
- Prescription Advantage will cover the portions of co-payments that exceed Prescription Advantage limits. Co-payment limits are on a sliding scale according to the member's income.
- There will be no monthly premium for Prescription Advantage members with incomes below 300 percent of the Federal Poverty Level (single \$30,630, married \$41,070). There will be a \$200 annual enrollment fee for those between 300 and 500 percent of the Federal Poverty Level (single \$30,631 - \$51,050, married \$41,071 - \$68,450).
- Prescription Advantage may also pay all or part of the member's Medicare Part D premium.

## **How Does Prescription Advantage Work for Those with Coverage that is "Creditable" or Comparable to Medicare Part D through a Union or Employer?**

- Prescription Advantage will provide secondary coverage to members who are not in a Medicare Part D plan, but have "creditable coverage," meaning that Medicare has determined that the prescription drug coverage is as good as Medicare Part D coverage. Creditable coverage is typically provided through an employer or union.

## **How Does Prescription Advantage Work for Those Not Eligible for Medicare?**

- For members not eligible for Medicare, Prescription Advantage will continue to provide primary prescription drug coverage.
- There will be no monthly premium for this coverage; however, members will pay a quarterly deductible and co-payments until an annual out-of-pocket spending limit is reached. At that time, Prescription Advantage will pay the full cost of the member's covered prescription drugs through the end of the plan year.