The 4 Payment Stages for Medicare Prescription Drugs Plans for 2023

Annual Deductible

Initial Coverage

(Donut Hole)

Catastrophic Coverage

\$0 - \$505 Member pays 100%

- You pay for the cost of your drugs until you reach the plan deductible amount.
- Some plans do not have a deductible.
- If your plan does not have a deductible, your coverage starts with the first prescription you fill.

\$4,660 Member pays 25% Plan pays 75%

- You pay a copay or coinsurance.
- The plan pays the rest.
- You stay in this stage until your total out of pocket costs reach this amount.

\$7,400 Member pays 25% Plan/Manufacture pays 75%

- You pay
 - 25% of the costs for brand name drugs.
 - 25% of the costs for generic drugs.
- You stay in this stage until your total out of pocket costs reach this amount.

\$4.15 - \$10.35 or 5% Member pays 5% Plan pays 15% Govt pays 80%

- You pay a small copay or coinsurance for drugs, the greater of 5% or drug costs or \$4.15 for generic and \$10.35 for brand name.
- You stay in this stage for the rest of the year.

Medicare Payment For Q2051

Rosina Ehmann

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