



## CUR<sub>x</sub>ED

### Cornell University Resource Education for Medicare Part D

## LEFT OUT IN THE COLD

### THE CASE

RC is a 53 year old male from Colorado Springs who suffers from a myriad of minor medical ailments including a gastrointestinal disorder, a skin rash, and migraine headaches. He also has Major Depression and suffers from social phobia and generalized anxiety disorder. RC has been on disability for several years and is receiving Medicare.

RC has a Part D stand alone prescription drug plan that pays for generics at a co-payment of \$8, preferred brands at \$30 and non-preferred brands at \$60. His plan has no initial deductible. He does not qualify for extra help.

During the month of January, RC developed a cold. His family doctor prescribed for him a number of medications to treat his symptoms. The medications were:

- Mucinex tablets, for chest congestion
- Clarinex- D tablets, for nasal congestion
- Hycodan syrup, for cough
- Ibuprofen tablets, for aches and pains
- Levaquin tablets, for infection

Now that he is beginning to feel better, RC is going back to reconcile his medical bills from the past several weeks. The total bill which RC received for his medications came to \$153.64.

Initially RC did not give a second thought to the amount of his bill. He was very sick and needed a lot of medications. Now that he is thinking clearer, however, RC realizes that all of his co-payments are fixed dollar amounts, in whole dollars. Therefore, he rationalizes, the total for all of his bills should be a whole dollar amount without any additional cents.

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### WHAT WOULD YOU DO?

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#### Part D Trivia Question

How many people are currently enrolled in Medicare Part D plans?

- A. 8.0 million
- B. 9.1 million
- C. 17.4 million
- D. 35.4 million

## THE STUDY

RC is absolutely correct in his reasoning that the costs of his medications should be in whole dollar amounts. He has no deductible and the co-payments for his medications are either \$8, \$30, or \$60.

However, RC was being treated for a cold. Under Medicare statute, Part D coverage is not provided for medications that are being used to treat the symptoms of a cough or cold.

Among the medications that RC received, only Levaquin, which is an antibiotic used to treat infections, would have Part D coverage. RC needed to pay full retail cost for the remainder of the medications that were prescribed to him for this cold. These costs are not necessarily in whole dollar amounts.

There are many drugs that are excluded from Part D coverage. Some of these are very clearly identified because the excluded class of drug is very well defined. With other medications, the exclusion is based on the intended use of the agent; this restriction can become somewhat confusing for the consumer.

Part D excluded categories are listed in the box below. Further details can be obtained from the Part D plans, at Pharmacies, or from CMS. Under an enhanced benefit plan design, a plan may provide supplemental coverage of excluded Part D drug. However, the costs associated with this coverage would not be applied to out of pocket expenses.

<b>PART D EXCLUDED MEDICATIONS</b>
Agents when used for anorexia, weight loss, or weight gain
Agents when used to promote fertility
Agents when used for cosmetic purposes or to hair growth
Agents when used for the symptomatic relief of coughs or colds
Prescription vitamins and minerals, except prenatal vitamins and fluoride preparations
Non prescription drugs
Drugs where associated tests or monitoring must be purchased solely from the manufacturer
Barbituates
Benzodiazepines
Agents when used for the treatment of sexual or erectile dysfunction

### Part D Trivia Answer

According to the Kaiser Family Foundation, as of January, 2008, the total enrollment in Medicare Part D plans is **25.4 million**. There are 17.4 million people enrolled in stand alone Prescription Drug plans and 8.0 million people enrolled in Medicare Advantage plans.

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