



CUR_xED

Cornell University Resource Education for Medicare Part D

UNLIMITED QUANTITY

THE CASE

KD is a 68 year old female from Ithaca, New York who has some early signs of osteoporosis but is otherwise in very good health. KD is taking Fosamax, a medication used to treat this condition. She takes one 70 mg tablet each week on Monday morning.

The former employer of KD's husband had been providing prescription drug insurance coverage under a retiree plan. Sadly, her husband recently passed away and she lost her health insurance coverage. She is new to Medicare Part D and will be signing up under an initial enrollment period.

With her previous coverage, KD was paying \$10 for a box of 4 Fosamax tablets. She needed 13 fills each year. Her total annual prescription expenses amounted to \$130.

KD is concerned because now with a Part D plan, she will have to pay a monthly premium plus her share of the medication costs. This will have a substantial impact on her budget. She is looking for a way to save on these costs and goes to the plan finder tool on medicare.gov to explore her options.

Entering Fosamax at 5 tablets per month is a larger supply than she needs, 60 tablets per year. When she enters 4 tablets per month she realizes that the calculations will not accommodate a full year's supply of 52 tablets. She will end up with 4 x 12 months, or only 48 weeks worth of medication.

KD notices that with each of the variables that she changes on the plan finder, a new and different result is created. The preferred plan changes as well as her medication costs. She also notices that the plan finder allows her the ability to enter the supply of her medication on a per month basis or on a per year basis.

KD would like to get a prescription for 52 tablets and have it filled once, at the beginning of the year with only one co-payment. She reasons that if she picks a plan that offers Fosamax without any quantity limits, there should not be a problem.

WHAT WOULD YOU DO?

Part D Trivia Question

In 2008, what percentage of drugs were subject to quantity limits in stand alone prescription drug plans?

- A. 7%
- B. 12%
- C. 21%
- D. 52%

THE STUDY

Fosamax is within a class of medications known as biphosphonates which are used to treat osteoporosis. The other popular medication in this class is Actonel. Neither medication is available yet on the market as a generic.

Fosamax and Actonel are both given once a week and both have comparable pharmacological activities. They are available with competitive pricing.

Therapy restrictions are a strategy which plans use to encourage or discourage the use of certain medications. In New York State, none of the Part D plans require prior authorization for Fosamax and it is not subject to step therapy for any plan. Some plans impose a quantity limit for Fosamax and some plans do not.

Part D plans can vary the design of their benefit according to CMS rules. In a Basic Alternative plan design, plans are allowed to eliminate the initial deductible. They may begin coverage for the plan year at the initial coverage level with the co-insurance or co-payment feature of the initial coverage zone.

With these limitations and restrictions in mind, it appears as if KD may reasonably look for a plan that has no initial deductible, offers a fixed co-payment for the initial coverage zone, and does not impose quantity limits on the Fosamax which she takes. In this way, it seems as if she would be able to have her physician write a prescription for a 52 tablet supply and get the entire one year supply of medication with one prescription fill and one fixed co-payment at the beginning of the year.

Unfortunately for KD, her strategy is not going to work. In general, plans will not allow a beneficiary to fill a prescription for more than a three month supply of medication unless there are extenuating circumstances (such as travel, for example).

Usually, patients obtain a one month supply of medications. Many plans will allow a three month supply of medications but the co-payment will be about triple and the beneficiary is sometimes required to utilize mail-order services.

Quantity limits are put in place as a means to ensure patient safety by ensuring that dosages do not exceed standard therapy recommendations. The number of days supply of any medication that a patient may obtain is restricted by the rules set forth by the plan.

Part D Trivia Answer

A recent study analyzed the treatment of 169 of the most commonly prescribed drugs by the 47 unique, national PDP plans. This represents 88% of all plans nationally. As reported by the Kaiser Family Foundation, **21%** of the plans imposed quantity limits in 2008. This has increased from 12% in 2006 and 19% in 2007.

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