## MEDICARE PRESCRIPTION DRUG COVERAGE AND YOUR RIGHTS

You have the right to <u>request a coverage determination and</u> get a written **explanation** from your Medicare drug plan if:

Your <u>prescriber doctor</u> or pharmacist tells you that your Medicare drug plan will not cover a prescription drug in the amount or form prescribed; or by your doctor.

 You are asked to pay a different cost-sharing amount than you think you are required to pay for a prescription drug.

The Medicare drug plan's written explanation will give you the specific reasons—why the prescription drug is not covered and will explain how to request an appeal if you disagree with the drug plan's decision.

You **also have the right to ask** your Medicare drug plan **for an exception** (a special type of coverage determination) **and get a written explanation** from your Medicare drug plan if:

- You believe you need a drug that is not on your drug plan's list of covered drugs. The list of covered drugs is called a "formulary;" or
- You believe a coverage rule (such as prior authorization or a quantity limit) should not apply to you for medical reasons; or
- You believe you should get a drug you need at a lower cost-sharing amount.

## What you need to do:

- Contact your Medicare drug plan to ask for a <u>coverage determination</u>, <u>including an exception request</u> <u>written explanation about why a prescription is not covered or to ask for an exception if you believe you need a drug that is not on your drug plan's formulary or believe you should get a drug you need at a lower cost-sharing amount.
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- Refer to the benefits booklet you received from your Medicare drug plan or call 1-800-MEDICARE to find out how to contact your drug plan-
- When you contact your Medicare drug plan, be ready to tell them:
  - 1. The prescription drug(s) that you believe you need. <u>Include the dose and strength, if known.</u>
  - 2. The name of the pharmacy or <u>prescriber physician</u> who told you that the prescription drug(s) is not covered.
  - 3. The date you were told that the prescription drug(s) is not covered.

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The Medicare drug plan's written explanation will give you the specific reasons why the prescription drug is not covered and will explain how to request an appeal if you disagree with the drug plan's decision.

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