

**IMPORTANT MESSAGE FROM THE
LOUISIANA RURAL HEALTH ASSOCIATION**

There are many different Medicare Part D plans offered to Medicare beneficiaries in the state of Louisiana.

No two plans are alike; however, their structure is basically the same. Some plans do not have deductibles. Some plans offer coverage for your generic prescriptions in the gap. Some plans have set co-pays while most stick to the 25% & 75% cost sharing split. Your individual situation (meaning the prescriptions that you take) are just as unique as the different plans.



You & Part D

You

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You

**Basic Medicare Part D
2008 Plan Structure**

Catastrophic Coverage

\$4,050 has been spent **OUT OF YOUR POCKET!** In this phase of coverage, your generic prescriptions should not exceed \$2.25 and brand names should not exceed \$5.60.

\$5,726.25 in TOTAL drug costs!!!

GAP

If you reach the gap, it means that between you and your Part D plan, a total of \$2,510 has been spent on prescription costs. In order to reach the next phase of coverage (Catastrophic) **YOU** must spend \$3,216.25 **OUT OF YOUR POCKET.**

\$2,510 in TOTAL drug costs!!!

“Cost Sharing”:

In this phase of coverage, you will be responsible for co-pays. Your Part D plan will be responsible for remainder of prescription cost.

YOU 25%	Part D 75%
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\$275 Deductible

need help???



Louisiana Rural Health Association

Phone: (985) 369-3813

Louisiana Department of Insurance

Senior Health Insurance Information Program (SHIIP)

Phone: (800) 259-5301

MEDICARE

1-800-MEDICARE

(1-800-633-4227)

Social Security Administration

Phone: 1-800-772-1213

**OPEN ENROLLMENT BEGINS
NOVEMBER 15, 2007**

Compliments of the Louisiana Rural Health Association