

Medicare Part D: Understanding the 2024 Coverage Phases*

If you are covered by Medicare, you have the opportunity to enroll in prescription drug coverage. You can join a separate Prescription Drug Plan in addition to Medicare Part A and Part B, or you can get prescription drug coverage through a Medicare Advantage Plan.

But did you know there are 4 different phases to this coverage? What's more, the amount you pay in out-of-pocket (OOP) costs changes throughout the year.

Cost Sharing for Brand-Name Prescription Medicines in 2024

	Phase 1: Deductible	Phase 2: Initial Coverage	Phase 3: Coverage Gap	Phase 4: Catastrophic Coverage
YOUR COST	You pay between \$0 and \$545, ¹ depending on your plan.	For each prescription, you will have a co-pay or pay a portion (co-insurance) of the cost of your medicine, depending on your plan. When your costs, plus your insurance plan's costs, reach \$5,030, ¹ you will enter the Coverage Gap. ¹	For each prescription, you will typically pay about 25% of the cost of your medicine. The rest of the cost is paid by the drug maker (70%) and your plan (5%).	New for 2024 You will pay \$0 for your prescription drugs for the rest of the calendar year once your costs, plus the costs paid by your drug maker, together reach \$8,000. ¹
TIPS	 Your deductible resets at the beginning of each calendar year.	 The average co-pay for preferred, brand-name medicines in 2023 was about \$44. ² The average co-insurance for a preferred brand-name medicine was 17%, and for a specialty medicine, 25%. ²	 The number and cost of medicines you take may affect how quickly you enter the Coverage Gap.	 Check your Explanation of Benefits each month to know when you will move from one phase of coverage to the next.

*The information presented here does not apply to those participating in the Part D Low Income Subsidy ("Extra Help") program. The Extra Help program is being expanded in 2024 to offer the full subsidy to people with income below 150% of the federal poverty level who also meet the resource limitations and other eligibility requirements.

Need help with prescription drug costs? See next page to learn more. ►

¹ Centers for Medicare and Medicaid Services. Announcement of Calendar Year (CY) 2024 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. March 31, 2023. Accessed July 14, 2023. [CMS.gov/Files/Document/2024-Announcement.pdf](https://www.cms.gov/Files/Document/2024-Announcement.pdf)

² KFF Issue Brief Medicare Part D: A First Look at Medicare Prescription Drug Plans in 2023. November 10, 2022. Accessed July 14, 2023. www.kff.org/medicare/issue-brief/medicare-part-d-a-first-look-at-medicare-drug-plans-in-2023/

Patient Support for Your Janssen Medicine

Once you and your doctor have decided that a Janssen medicine is right for you, Janssen Patient Support Programs will help you find the resources you may need to get started and stay on track.



Paying for Your Janssen Medicine

We can identify cost support options that may help with managing your out-of-pocket costs—whether you have commercial or private health insurance, government coverage such as Medicare or Medicaid, or have no insurance coverage.



Getting Started

We can review your health plan benefits and insurance coverage for your Janssen medicine and offer treatment education resources.



Staying on Track

We understand how important it is for you to take your Janssen medicine as your doctor prescribed. Our programs provide ongoing support that may help you stay on track with your Janssen medicine.



Need help? Visit [JanssenCarePath.com/Contact-Us](https://www.janssen.com/carepath/contact-us) to find the phone number for your Janssen medicine. Multilingual phone support is available.

Create a personal account or log into your existing account at [MyJanssenCarePath.com](https://www.janssen.com/carepath). Here you can learn about your insurance coverage for your Janssen medicine and sign up for support.

For more information, visit [JanssenCarePath.com](https://www.janssen.com/carepath).

Insured patients may be eligible for additional support from Janssen

Patient assistance is available if you have commercial, employer-sponsored, or government coverage that does not fully meet your needs. You may be eligible to receive your Janssen medication free of charge for up to one year. You must meet the eligibility and income requirements for the Janssen Patient Assistance Program. See terms and conditions at [PatientAssistanceInfo.com](https://www.janssen.com/patient-assistance).

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