Coverage Gap Management

What are the Part D Stages?

Yearly Deductible

- Most SCAN plans do not have a yearly deductible

Initial Coverage Period (ICL)

- For most SCAN plans, starts when 1st drug is filled
- Member pays copays/ coinsurance
- Member stays in this stage until "total drug cost" reaches $5,030

Coverage Gap (Donut Hole)

- Depending on plan benefits, members may continue to pay their copay for some drugs

AND/OR

- Pay 25% of price for brand name and generic drugs
- Member stays in this stage until "out of pocket" costs reach $8,000

Catastropic Coverage

- Members will pay $0 for all covered drugs in 2024

SCAN Formulary Coverage in the Donut Hole

- Some SCAN plans cover tier 1, tier 2, and tier 3 (insulin only) medications when a member enters the coverage gap.**
- Members who meet low-income subsidy (LIS) will pay the LIS copay, except for Tier 1 medications with gap coverage when copayment is $0.

Common Chronic Condition Medications (Adherence Medications on the SCAN Formulary)

	Tier 1 (Preferred Generic)	Tier 2 (Generic)	Tier 3 (Preferred Brand)	Tier 6 (Select Care Drugs)
High Cholesterol	atorvastatin, lovastatin, pravastatin, rosuvastatin, simvastatin	atorvastatin & amlodipine†	ezetimibe-simvastatin	
Diabetes	glimepiride, glipizide, glipizide ER, glipizide & metformin, metformin, metformin ER, pioglitazone	glimepiride & pioglitazone, nateglinide, pioglitazone & metformin, repaglinide	Bydureon BCise, Byetta, Ozempic, Rybelsus, Mounjaro, Trulicity, Victoza	Farxiga, Glyxambi, Janumet, Janumet XR, Januvia, Jardiance, Jentadueto, Jentadueto XR, Synjardy, Tradjenta, Trijardy XR, Xigduo XR
High Blood Pressure	amlodipine & benazepril, benazepril*, captopril, enalapril*, fosinopril*, irbesartan*, lisinopril*, losartan*, moexipril, perindopril, quinapril*, ramipril, trandolapril, valsartan*, valsartan & amlodipine	amlodipine & valsartan & HCTZ, candesartan, olmesartan*, olmesartan & amlodipine*, telmisartan	aliskiren	

† Drugs that can be used to treat both high cholesterol and high blood pressure

* Drugs that are also available in combination with HCTZ

** Copay may vary by plan/county and may change during the coverage gap stage. Drug list is subject to change.

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Coverage Gap Management (cont.)

What resources can support SCAN members in the coverage gap?	
Switch to a lower cost alternative.	Encourage members to talk to their doctor about switching to a lower-cost therapeutic alternative. Some SCAN plans cover tier 1, tier 2, and tier 3 (insulin only) medications during the coverage gap.** For more information, visit SCAN's Formulary at www.scanhealthplan.com/findadrug.
Get Extra Help.	SCAN members may qualify for Medicare's Extra Help to pay for prescription drug costs. If eligible, Extra Help could pay nearly 100 percent of member drug costs, including monthly prescription premiums, annual deductibles, and coinsurance. To see if they're eligible for Extra Help, the member can call My Advocate™ at 1-866-866-1785.
Refer to Patient Assistance Programs.	Drug manufacturers may sponsor a patient assistance program (PAP) that offers financial support to low-income members. Ensure patients are prepared to complete application by having income, personal, and insurance information readily available. To find PAP applications, refer members to the drug manufacturers website or www.needymeds.org to search for their medication's PAP.
Use SCAN Rx Savings Finder Tool.	SCAN Rx Savings Finder Tool lets members search for pharmacy coupons to find the biggest savings for their medications using pharmacy coupons. The tool also finds manufacturer patient assistance programs, if available. Please note, the tool is not applicable for adherence medications that do not have patient assistance programs. For more information, visit www.scanhealthplanrxsavings.com.
Use a Preferred Pharmacy.	Although minimal in many instances, members will typically be responsible for lower copayment amounts when filling at preferred pharmacy locations or through mail-order from Express Scripts Pharmacy. To find a Preferred pharmacy, visit www.scanhealthplan.com/pharmacy (be sure to click the box "Preferred pharmacies") or have the member call SCAN Member Services.
Utilize Medication Samples.	For members that require brand name medications and do not qualify for Extra Help or Patient Assistance Programs, encourage member to reach out to their doctor to determine if prescriptions drug samples are available.

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