

Part B vs. Part D drugs

**Part
A**

Part A covers your drugs during a stay in a hospital or skilled nursing facility.

**Part
B**

Part B covers most drugs administered by your provider or at a dialysis facility. The provider or facility must buy and supply the drugs, though.

**Part
D**

Part D covers most outpatient prescription drugs. In other words, drugs you fill at the pharmacy. Check your plan's list of covered drugs to find out whether it covers the drugs you need. This list is called the formulary.

Some drugs may be covered by Part B or Part D. For example:

Injectable drugs

- Part B covers injectable drugs if you can't administer the drug yourself and your doctor provides the drug in their office and injects it for you.
- Part D covers injectable drugs that you buy at the pharmacy, whether a doctor injects the drug for you or you inject it yourself.



Vaccines

- Part B covers certain vaccines. For example, influenza (flu) shots, pneumonia shots, and hepatitis B shots for certain people. Part B also covers vaccines after you have been exposed to a dangerous virus or disease, like tetanus.
- Part D covers most vaccines that your doctor recommends.

Insulin

- Part B may cover insulin that you use with an insulin pump. Part B covers insulin pumps, related supplies, and the insulin used with these pumps as durable medical equipment.
- Part D covers insulin and related medical supplies if you self-inject insulin. Supplies include syringes, gauze, and alcohol swabs.

Immunosuppressants

- Part B covers your immunosuppressants if you had a kidney transplant in a Medicare-approved facility and you had Medicare Part A at the time of your transplant.
- Part D covers immunosuppressants if you didn't have Medicare Part A at the time of your transplant or you didn't have your transplant in a Medicare-approved facility.

HIV Prevention and Treatment

- Part B covers Pre-exposure Prophylaxis (PrEP) both oral and injectable to prevent HIV if you are at increased risk of HIV. Part B covers individual counseling and HIV screenings.
- Part D covers PrEP if you currently have HIV and use antiretroviral drugs to treat HIV.

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If you have trouble accessing your medications:



Know how Medicare covers your medication.

- If you aren't sure, call 1-800-MEDICARE (633-4227).
- If it's a Part D drug, check that it's on your plan's list of covered drugs and see if there are any coverage restrictions, like rules you must follow before your plan covers your drug.



Ask your pharmacist or provider to submit claims to the correct part of Medicare.

- It's possible that they are billing the medication incorrectly.
- If your provider is unsure of how to submit these claims, tell them they can reach out to your plan or to Medicare for help.



Make sure your pharmacist or provider has the documentation they need.

- For example, if your insulin should be covered by Part B because you use an infusion pump to take it, Medicare may need proof that you have an insulin pump



Appeal any denials.

- You have the right to appeal Medicare's or your plan's denial.
- Ask your doctor to help prove that your medication is medically necessary and that you meet the coverage criteria.
- If you need help appealing a denial, contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 or visiting www.shiphelp.org

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Watch out for pharmacy fraud!

Pharmacy fraud can happen in many different forms. Most often, we see pharmacy fraud when:

- The pharmacy bills Medicare for medication you didn't receive.
- The pharmacy gives you a different, or less, medication than what your doctor prescribed.



Read your Medicare statements to help spot potential pharmacy fraud.

Look for errors or suspicious charges. For example, check that the medications you got from the pharmacy are the same type and amount that your doctor prescribed.



Call your local Senior Medicare Patrol (SMP) for help!

Call your SMP if you have any concerns about Medicare fraud. For example, if you have concerns about your Medicare statements or medications. Your SMP can help report potential fraud to the correct authorities.

Other red flags related to pharmacy fraud include when:

- A pharmacy gives you expired drugs.
- A pharmacy gives you an expensive compounded medication, but your doctor prescribed you a lower cost drug.
- A pharmacy offers you “free” or “discount” drugs without an order from your doctor. They then bill Medicare and get paid.
- A pharmacy refills a prescription you no longer need without you knowing. You don't pick it up, but the pharmacy still bills Medicare and gets paid.
- A pharmacy offers you gift cards or other payment to switch your prescription drugs over to their pharmacy.

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Who to contact for help:

- **Work with your doctor or pharmacist** if you have trouble getting your medication.
- **Call your State Health Insurance Assistance Program (SHIP)** if you need help learning how Medicare covers your medications. Your SHIP can also help you appeal a drug denial.
- **Call your Senior Medicare Patrol (SMP)** if you believe you have experienced potential Medicare fraud, errors, or abuse.

