



Medicare Part D “Donut Hole” Navigation Services



Need more information? Contact our Navigation Services Team at 303-432-5130 or navigation@jcmh.org

If you notice any changes or inconsistencies with our resources, please inform Navigation to help us stay current.

The [Medicare Donut Hole](#) describes an insurance coverage gap in which an individual's Medicare Part D prescription drug plan has run out. Not everyone will enter the coverage gap. In 2023, after your deductible is met, and once you and your plan have spent \$4,660 on covered drugs, you're in the coverage gap and must pay for all drug costs for the remainder of the current year.

The following are ways to gain assistance in covering the gap, prescriptions, and additional insurance costs.

Social Security "Extra Help"

Medicare consumers who qualify will have low or no deductibles, low or no premiums, and no coverage gap. Extra Help is the best way to avoid the donut hole and some consumers may qualify depending on their income. You'll get extra help automatically if you get full Medicaid coverage, SSI benefits, or help from your state paying your Part B premiums from a Medicare Savings Plan.

You must meet the following income requirements:

- If you are single:
 - Is your annual income less than \$21,870?*
 - Do you have savings, investments, or real estate (primary residence excluded) worth equal to or less than \$16,600?***
- If you are married:
 - Is your annual income less than \$29,580?*
 - Do you have savings, investments, or real estate (primary residence excluded) worth less than \$33,240?***

*Includes burial expenses limit.

**Do not count your home, vehicles, personal possessions, life insurance, burial contracts, or back payments from Social Security, or SSI.

You may apply for these benefits at any point during the year, however, it can take several weeks to a few months to process and be approved.

Health First Colorado (Medicaid) Eligibility

If an individual is receiving Social Security Disability Income (SSDI), that person may be eligible to receive Health First Colorado through other programs. These programs include: the Adult Buy-In Health First Colorado, LTC/HCBS Health First Colorado, the Disabled Adult Child (DAC) and Pickle Amendment Programs. Consumers who also qualify for Health First Colorado will stay out of the donut hole.

Navigation can assist with screening process for Health First Colorado (Medicaid) – call us at 303-432-5130

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Free Small Quantities Samples

- Check with your prescriber to see if sample medication is available to you during this gap in coverage.
- Jefferson Center Consumers can contact the Prescription Assistance Program (PAP) office at 303-432-5231 to assess for eligibility and available assistance.
- There are several private organizations dedicated to linking patients with needed prescriptions. We recommend the Partnership for Prescription Assistance: 1-888-477-2669, and NeedyMeds.com, 1-800-503-6897.

Other Resources

Wal-Mart

[\\$4 Prescriptions - Walmart.com](http://Walmart.com)

- Offers over 300 different drugs at only \$4 per prescription fill or refill (certain medications offer a 30-day or 90-day supply). The program is available at all Wal-Mart, Sam's Club and Neighborhood Market pharmacies. See link for covered prescriptions.

The State Health Insurance Assistance Program (SHIP)

- Located within the Colorado Division of Insurance, this organization helps people already enrolled in Medicare with questions about health insurance. [Senior Health Care & Medicare | DORA Division of Insurance \(colorado.gov\)](http://Senior Health Care & Medicare | DORA Division of Insurance (colorado.gov))
- Contact Denver Centura Health Links: 720-321-8860; 866-550-2752 or 1-888-696-7213.

Colorado Drug Card

Helpline: 1-877-321-6755 | www.coloradodrugcard.com

- Colorado Drug Card is free to help the uninsured and underinsured save on prescription discounts-it also includes discounts for vision, eyeglasses, hearing and diabetic supplies and more.
- The Colorado Card can only be used alone, not in conjunction with any other plan.
 - If you have Medicare, but are in the “donut hole” between coverage, when the designated year starts over, you can use the Colorado Drug Card.