



# Broker Bulletin

January | 2021

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[AdventHealth Advantage Plans Broker Portal](#)

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**877.693.6489**

## What is the CMS Medicare Donut Hole?

Most Medicare Prescription Drug Plans have a coverage gap, also referred to as the Donut Hole. The Donut Hole is the point at which the members prescription benefits change because the total cost paid by the member and the plan have reached the initial coverage limit.

The Donut Hole is a temporary limit on what the drug plan will cover for prescription drugs. Not everyone will enter the coverage gap. Most Part D plans are subject to the gap. The main way to avoid hitting the coverage gap is to keep prescription drug costs low.

**We want to provide the best prescription drug plan possible — that's why we've got tips on reducing our members' drug costs if they enter into the Donut Hole.**

**Call us at 1.855.443.4735\*** to find out:

- If the member's Tier 2-4 medications qualify for a lower tier cost share
- If the member qualifies for Low Income Subsidy (LIS)
- If the member can save on a 90-day mail-order supply

**Encourage the member to talk with their doctor** to see if they can review generic or alternative options that may be less expensive.

**Review the formulary** to see if any medications changed to Tier 6, meaning *No Cost* to the member.

For members who express concern paying for their medications, you can refer them to My Advocate to see if they qualify for extra help covering prescription drugs in 2021.

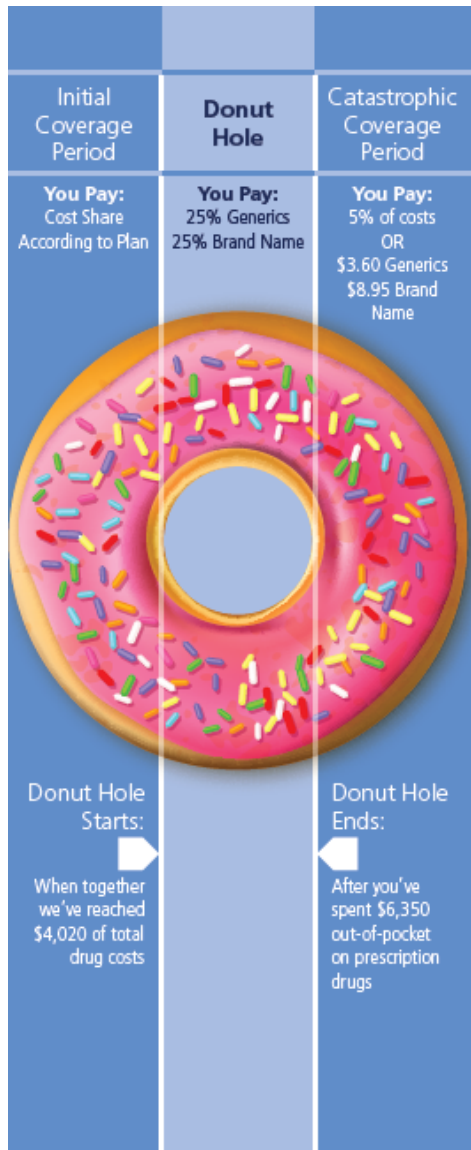
**My Advocate**

Monday – Friday 9 a.m. to 6 p.m.

1.866.743.5282 (TTY 1.855.368.9643)

[Trust.MyAdvocateHelps.com](https://Trust.MyAdvocateHelps.com)

\*(TTY/TDD relay: 1.800.955.8771) weekdays from 8 a.m. to 8 p.m. and Saturdays from 8 a.m. to noon. From October 1 to March 31, we’re available seven days a week from 8 a.m. to 8 p.m.



**IMPORTANT NOTE** – This information reflects the 2020 Calendar Year. In 2021, the member will enter the coverage gap once they have reached \$4,130. Additionally, once members spend \$6,550, they will be

out of the coverage gap and will fall into the Catastrophic Coverage Period.

If you have any questions, please contact your Health First Health Plans' or AdventHealth Advantage Plans' sales representative or Broker Services at [HFBroker@HF.org](mailto:HFBroker@HF.org).

We value and appreciate your partnership.

Health First | [HFBroker@HF.org](mailto:HFBroker@HF.org)



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