# KNOW HOW MEDICARE COVERS DIFFERENT MEDICATIONS

### Part B versus Part D coverage

Medicare covers different types of medications in different ways. Some medications are covered under your Cigna Medicare Advantage plan's Part B medical coverage. Many other medications are covered by your Cigna Medicare Advantage plan's Part D prescription drug coverage.

### PART B PAYS FOR:

- > Doctor visits
- > Lab tests
- > Certain medications
- Durable medical equipment (DME), such as:
  - Diabetic test strips
  - Inhalers
  - Wheelchairs

#### Important

- Many pharmacies cannot bill a medical plan for medications and medical equipment covered under Part B.
- If you need Part B drugs or medical equipment, ask your pharmacy if they can bill your Cigna Medicare plan directly.
- You may also consider using suppliers or service providers who typically bill your Cigna Medicare plan directly for items such as:
  - Medical equipment
  - Specialty pharmacy
  - Home infusion
  - Medical specialty service
  - Home health care



# PART D PAYS FOR:

- Medications you may take regularly to manage conditions such as:
  - Heart disease
  - High cholesterol
  - Asthma
- Medications you may take for a short time, such as antibiotics

#### Important

- Part D may not cover certain medications and medical equipment you can buy in a pharmacy. These may be covered by your Cigna Medicare plan.
- Coverage for other types of medications depends on how you receive them.

#### Get the most from your Cigna Medicare Advantage plan.

Review the following pages for more guidance on how many medications may be covered.

#### **Questions?**

Call **1-888-281-7867 (TTY 711)** or visit **myCigna.com**.

	USUALLY COVERED BY PART B (MEDICAL)	USUALLY COVERED BY A PART D PRESCRIPTION DRUG PLAN
Medications and vaccinations	<ul> <li>Antigens (allergy injections)</li> <li>Blood products (plasma protein and plasma expanders)</li> <li>Hemophilia drugs (clotting factors to control bleeding)</li> <li>Influenza (flu) vaccine</li> <li>Intra-articular injection (including Orthovisc<sup>®</sup>, Hyalgan<sup>®</sup>, Synvisc<sup>®</sup> and Euflexxa<sup>®</sup>)</li> <li>Pneumonia vaccine</li> <li>COVID-19 vaccine</li> </ul>	<ul> <li>Medications you take regularly to control chronic conditions (such as heart disease, high blood pressure or arthritis)</li> <li>Medications you take for a short time (such as for an ear infection or after surgery)</li> </ul>
Diabetic supplies	<ul> <li>Blood glucose self-testing equipment and supplies (whether or not you use insulin):         <ul> <li>Blood glucose monitors</li> <li>Blood glucose test strips</li> <li>Lancet devices and lancets</li> <li>Glucose control solutions for checking the accuracy of testing equipment and test strips</li> </ul> </li> <li>Insulin pumps and the insulin used in the pumps</li> </ul>	<ul> <li>Injectable insulin not associated with the use of an insulin infusion pump</li> <li>Certain diabetic supplies: <ul> <li>Syringes</li> <li>Needles</li> <li>Alcohol swabs</li> <li>Gauze</li> <li>Inhaled insulin devices</li> </ul> </li> </ul>
Sometimes, where or why you receive a drug or service determines how it's covered. For example:		
Preventive vaccinations for conditions such as shingles and tetanus	If it is directly related to an injury (such as if you stepped on a nail).	If your doctor prescribes the vaccine for a reason other than exposure or injury.
Inhaler medications	If you are home (not in a hospital or skilled nursing facility).	If you are in a hospital or skilled nursing facility.
Immunosuppressive medications	If you have received a Medicare-covered transplant.	If your doctor has approval from Medicare to use medications for another reason.
Oral cancer medications	If you are being treated for cancer.	If your doctor has approval from Medicare to use medications for another reason.
Hepatitis B vaccinations	If you are at high or medium risk for hepatitis.	If you are not at high or medium risk for hepatitis.
Oral nausea medications	When used to treat nausea related to cancer chemotherapy (in place of intravenous antiemetic drugs) within 48 hours of chemotherapy.	For all other indications or when used more than 48 hours after chemotherapy.
Total non-oral nutrition	When used to treat permanent dysfunction of the digestive tract.	For all other conditions.

	USUALLY COVERED BY PART B (MEDICAL)	USUALLY COVERED BY A PART D PRESCRIPTION DRUG PLAN
Anemia medications	To treat anemia for persons with end-stage renal disease (ESRD) on dialysis who are either receiving the medication at the dialysis center, or for patients that are self-injecting at home; and/or following physician services for approved medical conditions.	For indications other than the treatment of anemia due to ESRD for patients on dialysis.
Infusion pump and injectable medications	Medications that are administered at home that require an infusion pump (as specified by the local DME provider).	Medications that do not require a pump (as specified by the local DME provider) or for settings that are not considered a patient's home (such as a long-term care home with skilled nursing onsite).
Injectable or intravenous medications	When provided and administered by a doctor, and considered by a Part B carrier as "not usually self-administered."	If dispensed by a pharmacy, and there are no safety concerns with the patient using the medication at home, depending on the patient's condition.

## Things to know before you buy:

- > Ask the company or pharmacy if they are part of the Cigna Medicare Advantage network.
- Show your Cigna Medicare Advantage ID card every time you receive a service. Your ID card shows that you are a Cigna Medicare Advantage customer and that bills should be sent to us instead of Medicare.
- Be careful if you are asked to pay more than your copay or coinsurance for your medications, since you may have to pay the rest of the cost.
- In general, your pharmacist or health care professional will determine whether to bill the claim for the drug in question under the Medicare Part B or Part D portion of your Cigna Medicare Advantage plan.

It is important to understand that your Cigna Medicare Advantage plan only covers prescription drugs covered under Part D that are on our drug list. If your drug is covered by Medicare Part B, it will be paid under the medical portion of your Cigna Medicare Advantage plan. If your drug is included in your Part D drug list and meets the plan requirements, it will be covered under the pharmacy portion of your Cigna Medicare Advantage plan. Depending on whether your drug is covered under the Part D or Part B portion of your plan, you will be responsible for your copay or coinsurance amount as found in your Evidence of Coverage (EOC) Snapshot.

If you currently use Express Scripts Pharmacy<sup>\*</sup>, for home delivery through your Employer plan, and you move to a Cigna Medicare Advantage plan, you will need to get your Part B drugs at one of the supplier types listed on page one.

# How to find a supplier for your Part B equipment, drugs and supplies:

- Go to Medicare.gov/supplierdirectory/ search.html
- > Enter your zip code
- Select up to five category types for the equipment, drug or supply you need
- View your results or revise your search as needed
- A list of pharmacies/suppliers will be provided

For more information about Medicare benefits and services, visit Medicare.gov. Or you can call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week, or TTY users call 1-877-486-2048.

# **COVID-19 Resource Center**

As we recover from the challenges of COVID-19, please know that your health, well-being and peace of mind will always be our priority.

Visit our COVID-19 Resource Center at **Cigna.com/COVIDMA** for the most up-to-date information on vaccines, care and coverage.

To find out which services your plan covers, or to get help finding a pharmacy in your area, or for any other questions about your coverage, call us at **1-888-281-7867** (TTY 711). We are available from 8 a.m. to 8 p.m., local time, Monday through Friday. Between October 1 and March 31, we're also open Saturday and Sunday. You can also visit us online at myCigna.com.



# Together, all the way."

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