2017 Coverage Gap “Donut Hole” in Medicare Part D

Besides the monthly premium, you pay

Initial Deductible

$400

Annual Deductible (if applicable)
You pay 100%

Initial Coverage Period

After the deductible is paid, you pay about 25% of Rx costs between $400 and $3,700

You reach the $3,700 drug coverage limit and fall into the donut hole

Coverage Gap

Drug costs of $3,700 to $7,425

You are in the donut hole and pay 40% for brand name drugs and 51% for generics out-of-pocket until your qualified Rx costs reach $7,425.00 and you become eligible for the Catastrophic Benefit Period.

Catastrophic Benefit Period

Your coverage begins again. You pay 5% or $3.30 for generics and $8.25 for brand names, whichever is greater, for the rest of the year.

For more information, call the Idaho SHIBA Medicare Helpline at 1-800-247-4422 or visit our website at http://shiba.idaho.gov

Special thanks to Families USA (www.familiesusa.org) for granting Idaho SHIBA permission to use and adapt this graphic.