



## VPHARM: 2010

VT's wrap around prescription drug coverage for beneficiaries with Medicare Part C (w/ prescription drug coverage) or Part D.

### ELIGIBILITY

- VT Resident
- Age 65 or older or deemed disabled by SSA & eligible for Medicare
- Enrolled in Part D Plan (PDP) or Part C plan w/ a drug plan component (MA-PD)
- Income up to 225% FPL (residents w/ income up to 150% FPL must have applied to SSA & secured the LIS if eligible)

### COVERAGE

- Will not pay any part of the premium if the beneficiary has full LIS
- Pays cost-sharing that the LIS does not cover: co-payments, deductibles, co-insurance & basic Part D premium or basic prescription drug portion of the Part C premium to the benchmark
- Covers the 5 prescription drug classes specifically excluded from Part D & C if the PDP has chosen not to cover them: 1) drugs for anorexia, weight loss/gain, 2) single vitamins/minerals, 3) OTC prescriptions, 4) barbiturates, 5) benzodiazepines
- Will not cover drugs just because they are not on the PDP's formulary

### PREMIUMS

	FPL	Monthly Premium Effective 7/15/2009	Coverage Summary
VPharm 1	<150%	\$15.00	Wrap for maintenance & acute drugs that are specifically covered by a PDP  5 specific drug classes that are excluded
VPharm 2	≥150%<175%	\$20.00	Wrap for maintenance drugs that are specifically covered by a PDP
VPharm 3	≥175%<225%	\$50.00	5 specific drug classes that are excluded will only be covered for maintenance drugs

### POLICY DIRECTOR

Stephanie Beck, (802) 879-5939  
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### DUALS

- Beneficiaries who are entitled to Medicare benefits under Part A or enrolled in Part B, & who live in the service area of a Part D plan, are eligible for Part D
- Medicare is the primary payer for covered drugs for Part D eligible individuals
- Medicaid does not cover drugs in classes included in the Part D benefit
- Beneficiaries pay the Part D defined co-payments
- Covers the 5 prescription drug classes specifically excluded from Part D & C if the PDP has chosen not to cover them
- If a Part D eligible individual doesn't enroll in a PDP or disenrolls from a plan, coverage for the 5 drug classes will end; the individual will no longer have any drug coverage from Medicaid

### CO-PAYS

**NEW!**

Effective 7/15/2009, the VHAP, VScript and VPharm plans were modified to include a drug co-payment:

Prescriptions costing \$29.99 or less	Prescriptions costing \$30.00 or more
\$1.00 Co-pay	\$2.00 Co-pay

### STATINS & PROTON PUMP INHIBITORS

**NEW!**

Effective 7/15/2009, VPharm will only cover the cost-sharing (deductible, donut hole and coinsurance) for select generic and/or OTC statins (HMG COA reductase inhibitors) and proton pump inhibitors (PPIs):

- Statins – all dosage strengths of simvastatin, lovastatin and pravastatin.
- PPIs – omeprazole RX 10 mg and 20 mg and Prilosec OTC 20 mg.
- Most of the drugs covered under this program do not require prior authorization (PA) from the Part D Plans. However, if a beneficiary has obtained a PA from his/her Part D Plan, the drug continues to be covered by VPharm. Research suggests that the only affected drug is Lipitor for those enrolled in First Health Part D Premier Plan and First Health Part D Secure Plan. Prescribers and pharmacists identifying other branded statins or PPIs covered by Medicare Part D plans with PA should notify Stacy Baker: (802) 879-5912.

### PDP TEAM

Responsible for day-to-day operations: PDP premium issues, enrollment/disenrollment; SPAP verification; LIS updates/claims processing; etc.

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