Mr. Hildalgo complains to you that because he takes multiple expensive drugs, he has trouble paying his cost sharing for his prescription drugs, particularly at the beginning of the year during the deductible phase. He is happy with his plan and does not want to change. However, he said he had heard about a new program called the Medicare Prescription Payment Plan and asked whether it might help. What do you tell him?

- The Medicare Prescription Payment Plan helps spread out beneficiary cost-sharing payments but does not decrease the total amount owed.
- b. The Medicare Prescription Payment Plan will save beneficiaries half of their cost-sharing amounts on an annual basis.
- c. Beneficiaries must also be receiving a low-income subsidy to opt into the Medicare Prescription Payment Plan.
- d. Mr. Hildalgo is not eligible for the Medicare Prescription Payment plan because his income is too high.

Tell Him That I Heard

Clemens Wendtner

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