

## January 2021 Virtual Medicare Minute: What's New in 2021

### Questions and Answers

**Question:** Can you guide me toward which Medicare Advantage Plans do not add on additional costs to Part B premium?

**Answer:** Thanks for your question. Medicare Advantage Plans vary in premium price and there are different plans available to you depending on your service area, or where you live. I think the best way to find out which Medicare Advantage Plan is the lowest cost in your service area is to call 1-800-MEDICARE and ask for a Plan Finder. You can also access Plan Finder through [Medicare.gov's](https://www.medicare.gov) website and do it yourself if you wish. Plan Finder is a Medicare tool that takes all of your prescription drug needs into account and will help you find the best plan for you in your service area.

**Question:** Does the donut hole apply if I'm only getting Tier 1 medications at no cost?

**Answer:** Interesting question! The donut hole does apply, as long as someone does not have Extra Help. If you are only getting Tier 1 medications at no cost, it is very unlikely that you will meet the donut hole at all. Please see this link for more information: <https://www.medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-costs/the-part-d-donut-hole>

**Question:** I thought the coverage gap amount (\$4,130) is the amount both beneficiary and plan has paid, not just beneficiary. Have I got it wrong, or has it changed?

**Answer:** You are correct! The total drug cost means the total amount that both the plan and the beneficiary has paid for the covered drugs. Please see here for more information: <https://www.medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-costs/the-part-d-donut-hole>

**Question:** Re the Part D national base premium of \$33.06/month. Does this mean that cheaper plans aren't good? I've seen Part D plans for \$13/month.

**Answer:** If a plan has a premium that is below the national base premium, that does not mean it is a bad plan! A good plan for one person does not necessarily mean that same plan is a good plan for another person - it all depends on what your medication needs are, how the plan covers your drugs, and what pharmacies you prefer to go to. To further understand and compare how well a Part D plan or Medicare Advantage Plan is doing, you can use Medicare's Star Rating System and look at the star rating for that plan. For more information about Star Ratings, please see



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here: <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/changing-medicare-coverage/how-to-compare-plans-using-the-medicare-star-rating-system>

**Question:** Can you clarify for enrollment period about switch from Medicare Advantage Plan to other Medicare Advantage Plan? Is it every year or just between January through March 1?

**Answer:** There are multiple specific times per year where a person can switch Medicare Advantage Plans. One of them is the Medicare Advantage Open Enrollment Period (MA OEP) which lasts from January 1 to March 31 of each year, with changes effective the following month. For more information, and for information about other periods where you might be able to change your coverage, please see this link to our website: <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/changing-medicare-coverage/how-to-switch-medicare-advantage-plans-or-switch-from-medicare-advantage-to-original-medicare>