One in every three Medicare beneficiaries has Diabetes, with many using one or more of the common forms of insulin. Centers for Medicare & Medicaid Services (CMS) Part D Senior Savings Model (or the “Model”) is an optional program plans can offer, designed to provide Medicare beneficiaries with new choices of Part D plans offering insulin at an affordable and predictable cost, where a one-month supply of plan-formulary insulins costs no more than $35 each per month.

**Align powered by Sanford Health Plan has chosen to provide the Model coverage option to ensure members the best possible care options at an affordable price.**

- All Align powered by Sanford Health Plan Part D Medicare Advantage (MA) plans participate in the Model program
- Flat co-pay of no more than $35 for a 1-month supply of covered insulins through coverage gap phase, ensuring more affordable insulin access for our members, and CMS estimated savings for members of $446 each year.
- All covered insulins, including generic Lispro, are on Tier 3 and will have a $35 MAX copay. The copay for non-insulin drugs on Tier 3 will follow the regular Tier 3 copay structure.
  - No other drugs or diabetic supplies are part of the Model program
- Insulin drug list will not change during the plan year, and all insulins Align powered by Sanford Health Plan covers are included in the program. Find the list on [align.sanfordhealthplan.com](http://align.sanfordhealthplan.com)
- Some plans have additional discounts on mail copays.
- Any member in participating plans who does not receive Extra Help will participate with no additional action required to obtain the $35 max copayment at point of sale.
  - CMS rules exclude members who receive Extra Help as their copays would be lower than $35
  - Member cost share in each stage: Deductible — MAX $35 (does not count towards deductible threshold), Initial Coverage Limit — MAX $35, Coverage Gap — MAX $35, Catastrophic — 5%.
- The Model applies to each prescription, so members with multiple prescriptions will pay a copay for each. (ex. 2 insulin prescriptions = $35 x 2 copays = $70).
- The Model does not cover other drugs or diabetic supplies as part of the program.
- The Model is included in Align powered by Sanford Health Plan printed and online materials including but not limited to: ANOC, EOC, and Summary of Benefits, plans and pricing, comprehensive formulary.
**What if the prescription I use is non-covered/non-formulary insulin?**

Insulins that are not covered on the plan's formulary will follow normal rules. If approved through the exceptions process, the member will pay the tier 4 copay/coinsurance (not $35 copay).

(Members currently taking a non-formulary insulin product should discuss converting to a covered alternative with their doctor. Switching to a covered insulin as part of the program will save members a substantial amount of money and offers a more predictable way to estimate insulin costs during the year.)

**Will this program display on the Medicare.gov website?**

Yes; however, Medicare Plan Finder [medicare.gov website](https://www.medicare.gov/ website) will not display the 3-month discounted cost-share information for the Part D Senior Savings Model. Make sure to use Drug Cost Estimator or reference your specific plan materials for accurate drug cost estimates.

**Where can I find more information?**

CMS site links: