

2023 Part D Senior Savings Model

(Insulin Senior Savings Program)



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
- ✓ 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) 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:

- Press Release — Lower insulin costs through the Part D Senior Savings Model
<https://www.cms.gov/newsroom/press-releases/president-trump-announces-lower-out-pocket-insulin-costs-medicare-seniors>
- Part D Senior Savings Model
<https://innovation.cms.gov/innovation-models/part-d-savings-model>



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