



Choosing a Medicare drug plan for individuals living

Anyone who has Medicare hospital insurance (Part A) or medical insurance (Part B) is eligible for prescription drug coverage (Part D). Joining the Medicare prescription drug plan is voluntary, and you pay an extra monthly premium for the coverage. Some ben







A. Yes. Part D formularies must include drug categories and classes that cover all disease states. Each category or class must include at least two drugs (unless only one drug is available for a particular category or class, or only two drugs are available but one drug is clinically superior to the other for a particular category or class). This means all Medicare Part D drug plans should have at least two cholinesterase inhibitors and memantine (Namenda) on their formularies.

Q. Is it true that Medicare will not pay for Xanax®, Valium®, Ativan® and other benzodiazapines?

A. No. As of Jan. 1, 2013, Medicare drug plans must provide coverage for barbiturates (such as phenobarbital or nembutal) if used to treat epilepsy, cancer or a chronic mental health condition and benzodiazepines.

Q. Will Medicare drug plans cover antidepressants and anti-anxiety drugs that are

A. Yes. Medicare drug plans **MUST** cover antidepressants (such as Celexa® and Zoloft®), antipsychotics (such as Abilify®, Zyprexa®, Seroquel® and Risperdal®) and anticonvulsants (such as Tegretol® and Depakote®), which many Medicare drug plans also cover.

Q. Can a Medicare drug plan put restrictions on access to drugs even if the drugs are on the formulary?

benzodiazapines?



effects or the prescribed drug would be more effective. Some health plans have specific policies on how much of a drug is covered by limiting the number of pills or number of refills. For more information, visit [alz.org/help-support/caregiving/financial-legal-planning/medicare-part-d-benefits](https://www.alz.org/help-support/caregiving/financial-legal-planning/medicare-part-d-benefits).

a plan, who can do it for her?

A. Medicare rules allow an individual who has legal authority under state law to act on behalf of the beneficiary (your mom) to enroll or disenroll her from a Medicare drug plan. Depending on the state law where your mom lives, this may include attorneys-in-fact or agents who have authority under a durable power of attorney document, guardians appointed by the court or individuals authorized to make health care decisions under state health care consent laws.