

Medicare Minute Script – April 2025

Part B vs. Part D Drugs

Most drugs covered by Medicare are covered by Part D. But in some cases, Part B or Part A pays for drugs. Knowing these rules can help you get your prescriptions with fewer problems. Today we'll learn some of Medicare's rules for covering prescription drugs.

Point 1: Know when Parts A, B, and D cover prescription drugs.

- **Part A** covers the drugs you need during a Medicare-covered stay in a hospital or skilled nursing facility.
- **Part B** covers drugs administered by your provider or at a dialysis facility where the provider or facility supplies and administers the drugs. Part B also covers some outpatient prescription drugs, mainly some oral cancer drugs used in chemotherapy. Part D cannot pay for any drugs that Part B covers.
- **Part D** covers most outpatient prescription drugs you get at the pharmacy. Check your plan's list of covered drugs to learn if it covers your drugs. We call the list of covered drugs a formulary.

Point 2: Understand when Part B or Part D can cover certain drugs.

Some drugs may be covered by Part B or Part D. Which part covers your drug depends on what the drug is used for and how you take it. For example:

- **Injectable drugs:** Part B covers injectable drugs if you can't inject the drug yourself **and** your doctor provides the drug in their office and injects the drug for you. Part D covers injectable drugs that you buy at the pharmacy and take yourself. Part D also covers injectable drugs that you buy at the pharmacy and bring to your doctor's office for them to inject for you.
- **Vaccines:** Part D covers most vaccines your doctor recommends. Part B covers some vaccines, though. For example: flu shots, pneumonia shots, COVID-19 shots, and hepatitis B shots for certain people. Part B also covers vaccines after you've been exposed to a dangerous virus or disease, such as tetanus.
- **Insulin:** If you self-inject insulin, Part D covers insulin and related medical supplies. For example, syringes, gauze, and alcohol swabs. Part B covers insulin that you use with a Part B-covered insulin pump. Part B covers insulin pumps, related supplies, and the insulin used with these pumps as durable medical equipment.
- **Immunosuppressants:** Part B covers your immunosuppressants if you had a kidney transplant in a Medicare-approved facility and you had Medicare Part A at the time of your transplant. Part D covers immunosuppressants if you didn't have Part A at the time of your transplant or you didn't have your transplant in a Medicare-approved facility.
- **HIV Prevention and Treatment:** Part B covers both oral and injectable PREP to prevent HIV if you are at an increased risk. Also, Part B covers individual counseling and HIV screenings. Part D covers PrEP if you currently have HIV and use PrEP to treat HIV.

Point 3: Know how to fix issues accessing your medications.

- **Know how Medicare covers your drug.** Call Medicare to learn about which part of Medicare should cover your drug. Check if your Part D drugs are on your plan's formulary. Also check for any coverage restrictions, like rules you must follow before your plan covers your drug.

- **Ask your pharmacist to submit claims to the right part of Medicare.** Your pharmacist could be billing your prescription incorrectly. This could explain a drug coverage denial or why your pharmacist is having trouble with your plan. If your provider doesn't know how to submit these claims, they can reach out to your plan or to Medicare for help.
- **Make sure your provider or pharmacist has the documentation they need.** This is helpful for drugs that are covered differently depending on the situation. For example, if Part B should cover your insulin because you use an infusion pump to take it, you may need to show proof that you have an insulin pump.
- **Appeal any denial.** You have the right to appeal Medicare's or your plan's denial. Ask your doctor to help prove your drug is medically necessary and that you meet the coverage criteria.

Point 4: Be on the lookout for pharmacy fraud.

A common example of pharmacy fraud is when a pharmacy bills Medicare for a drug you didn't get. They could also refill a prescription you don't need without you knowing it. You don't pick it up, but the pharmacy still bills Medicare and gets paid. Another example is when a pharmacy gives you a different medication than what your doctor prescribed. For example, a pharmacy could bill you for an expensive custom pain cream, instead of the cheaper generic one your doctor ordered. Pharmacy fraud could also happen when a pharmacy intentionally gives you less medication than your doctor ordered for you. It's important to check your Medicare statements for concerns of pharmacy fraud. Report potential fraud to your Senior Medicare Patrol, or SMP.

Take Action:

1. Call 1-800-MEDICARE (633-4227) if you need help understanding how Medicare covers your medication.
2. Work with your provider or pharmacist if you have trouble getting your medication.
3. Call your State Health Insurance Assistance Program (SHIP) if you need help appealing a drug denial.
4. Call your Senior Medicare Patrol (SMP) if you have experienced potential fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: SHIP email: SHIP website:	SMP toll-free: SMP email: SMP website:
To find a SHIP in another state: Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

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