

# 2023 Inflation Reduction Act

## Frequently Asked Questions

### Overview

The **Inflation Reduction Act** (IRA) went into effect on Aug. 16, 2022, affecting UnitedHealthcare Medicare members with prescription drug coverage either through a:

- Stand-alone Medicare Part D Prescription Drug Plan (PDP), or
- Medicare Advantage Prescription Drug (MAPD) plan (including Dual Special Needs Plan (DSNP) and Chronic Special Needs Plan (CSNP))

Starting Jan. 1, 2023, these members will be impacted by the following 2 elements of the IRA:

#### 1. \$35 maximum insulin cost-share

- Insulin covered on the plan formulary will have a \$35 maximum cost-share (some plans have lower cost-shares)
- From a member perspective, they will now get all covered insulins at a \$35 maximum cost-share for a 1-month prescription
- Centers for Medicare & Medicaid Services (CMS) will allow plans to apply the system changes by March 31, 2023
- Between Jan. 1, 2023, and March 31, 2023, if members are charged more than the \$35 maximum for 1 month of supply for insulin, they will receive the difference within 30 days from the plan

#### 2. \$0 vaccine cost-share

- Vaccines on the plan's formulary will have a \$0 cost-share for adult plan members ages 19 and older, regardless of the drug tier

### Frequently asked questions

#### \$35 maximum insulin cost-share

##### What UnitedHealthcare plans are impacted by the maximum \$35 cost-share?

All UnitedHealthcare plans that provide Part D coverage – Medicare Advantage Prescription Drug (MAPD) (including D-SNP and C-SNP) and PDP.

##### Who can participate and how do they qualify?

All UnitedHealthcare members on plans with Part D coverage automatically qualify.

##### Are Low Income Subsidy (LIS) members eligible for the \$35 maximum cost-share?

Members in all plans who receive LIS, also known as Extra Help, pay the lesser of the LIS cost-share or \$35.

## **What is the member cost-share in each stage?**

It's a \$35 maximum cost-share for a 1-month supply across all drug stages. If a member is in a plan with a cost-share set below the \$35 maximum, then the member will pay the lower amount.

## **Does the \$35 cost-share count against the deductible or cost accumulator?**

The \$35 cost-share will bypass the deductible for all plans. The total cost of insulin will be counted in the true out-of-pocket (TrOOP) costs progress toward the catastrophic stage (member cost-share plus the subsidized amount).

## **Does the IRA cover Part B insulin and pumps?**

Part B insulin will be covered at the current plan coinsurance through June 30, 2023. It will be covered at the maximum \$35 cost-share effective July 1, 2023. Pumps are not included in the \$35 maximum cost-share.

## **What insulin medications are covered in the program?**

All insulins covered on the plan formulary will have a \$35 maximum cost-share for a 1-month prescription.

## **What if someone takes more than 1 insulin?**

The \$35 maximum cost-share applies to each prescription (e.g., 2 insulin prescriptions would be \$35 x 2 totaling \$70 for a 1-month supply).

## **Why do some plans refer to insulins as select insulins, while others refer to them as covered insulins?**

Plans that originally participated in the Part D Senior Savings Model (PDSSM) use the word "select." All other plans use the word "covered." From a member perspective, the terms are interchangeable.

## **How are transition fills and formulary exceptions handled?**

Members in all plans will have a maximum \$35 cost-share.

## **How will prior authorizations, step therapy and other edits be handled for insulin?**

They will remain in place for all plans, if applicable.

## **Are disposable pumps (such as Omnipod) covered at \$35?**

Insulin supplies are not covered under the legislation. UnitedHealthcare 2023 Medicare Advantage and Part D plans cover Omnipod® and V-Go® disposable insulin pumps on Tier 3 except, as noted below. For 2023 AARP® MedicareRx Walgreens (PDP) and AARP® MedicareRx Saver Plus (PDP) plans, V-Go disposable insulin pumps are covered on Tier 3. Omnipod is not covered under these plans.

## **Is there a Special Election Period for insulin users?**

Yes. A Special Election Period is available for all beneficiaries who use a covered insulin product. Beginning on Dec. 8, 2022, through Dec. 31, 2023, they have a one-time opportunity to select another plan. Members must call 800-MEDICARE (800-633-4227) so a customer service representative can process the enrollment change.

## **Will the Plan Finder on Medicare.gov have updated insulin cost information?**

No, but they will have a new insulin and vaccine drug footnotes and other help features to explain the benefit changes resulting from the IRA.

## **\$0 vaccine cost-share**

### **What UnitedHealthcare plans are impacted by the \$0 vaccine cost-share?**

All UnitedHealthcare plans that provide Part D coverage are impacted by the \$0 adult vaccine cost-share. This includes MAPD (including D-SNP and C-SNP) and PDP.

### **What members can participate and how do they qualify?**

All UnitedHealthcare adult members ages 19 and older on plans with Part D coverage automatically qualify. This includes members with LIS, also known as Extra Help.

### **What vaccines are covered?**

All Part B and Part D covered vaccines that can be administered to adults ages 19 and older including shingles vaccine (Shingrix) are \$0 member cost-share.

Deductible shall not apply and no cost-sharing for an adult vaccine that is recommended by the Advisory Committee on Immunization Practices (ACIP) (i.e., a covered Part D drug that is a vaccine licensed by the FDA under section 351 of Public Health Service Act (PHSA) for use by adult populations and administered in accordance with recommendations of ACIP).

The Centers for Disease Control and Prevention (CDC) offers adult immunization schedules by vaccine and age group online at [cdc.gov](https://www.cdc.gov):

- [Advisory Committee on Immunization Practices \(ACIP\) Vaccine Recommendations and Guidelines](#)
- [CDC Adult Immunization Schedule](#)

### **Is the shingles vaccine (Shingrix) covered at \$0 for both injections?**

Yes.

### **Is there an age limit to qualify for the \$0 vaccine**

Yes, members must be age 19 or older.

### **How will prior authorizations, step therapy and other edits be handled for vaccines?**

They will remain in place for all plans if applicable.

### **Where can I find more information?**

Additional details about the IRA are available in the online [White House document](#) released Aug. 16, 2022.