

## PART D (DRUG PLANS)

Medicare Part D, the prescription drug benefit, is the part of Medicare that covers most outpatient prescription drugs. Part D is offered through private companies either as a stand-alone plan, for those enrolled in Original Medicare, or as a set of benefits included with your Medicare Advantage Plan.

Unless you have [creditable drug coverage](#) and will have a Special Enrollment Period, you should enroll in Part D when you first get Medicare. If you delay enrollment, you may face gaps in coverage and [enrollment penalties](#).

### Part D coverage

Each Part D plan has a list of covered drugs, called its formulary. If your drug is not on the formulary, you may have to request an exception, pay out of pocket, or [file an appeal](#).

A drug category is a group of drugs that treat the same symptoms or have similar effects on the body. All Part D plans must include at least two drugs from most categories and must cover all drugs available in the following categories:

- HIV/AIDS treatments
- Antidepressants
- Antipsychotic medications
- Anticonvulsive treatments for seizure disorders
- Immunosuppressant drugs
- Anticancer drugs (unless covered by Part B)

Part D plans must also cover most [vaccines](#), except for vaccines covered by Part B.

Some drugs are explicitly [excluded from Medicare coverage](#) by law, including drugs used to treat weight loss or gain, and over-the-counter drugs.

While Medicare Part D covers your prescription drugs in most cases, there are circumstances where your drugs are covered under either Part A or Part B.

- [Part A](#) covers the drugs you need during a Medicare-covered stay in a hospital or skilled nursing facility (SNF).
  - Note: If you are getting SNF care that is not covered by Part A, your drugs may be covered by Part D.
- [Part B](#) covers most drugs administered by your provider or at a dialysis facility, but the provider or facility must buy and supply the drugs. Part B also covers some outpatient prescription drugs, mainly certain oral cancer drugs (chemotherapy). Outpatient drugs previously paid for by Part B will continue to be paid for by Part B. Part D cannot pay for any of your drugs that are covered by Part B.
- [Part D](#) covers most outpatient prescription drugs (drugs you fill at a pharmacy). Check your plan's formulary to find out whether it covers the drugs you need.

Note: There are a few drugs that can be covered by [either Part B or Part D](#) depending on the circumstances.