5 Things to Know about Medicare Insulin Costs

1. As of January 1, 2023, your Medicare drug plan can’t charge you more than $35 for a one-month supply of each Part-D covered insulin product, and you don’t have to pay a deductible for your insulin.

   You’ll pay $35 (or less) for a one-month supply of each Part-D covered insulin product, even if you get Extra Help to lower your prescription drug costs. If you get a 3-month supply of Part D-covered insulin, your costs can’t be more than $105—that is, $35 for each month’s supply.

2. If you use a disposable insulin patch pump, you’ll continue to get your insulin through your Part D plan, and the insulin for your pump won’t cost more than $35 for a month’s supply of each covered insulin product.

   If your Part D plan covers disposable insulin patch pumps, the pump is considered an insulin supply. Because it isn’t an insulin product, the pump isn’t subject to the $35 cap and might cost more than $35.

3. If you use a covered insulin product and decide you’d like to be in a different Part D plan for 2023, you might qualify for a Special Enrollment Period (SEP) for Exceptional Circumstances.

   If you qualify for an SEP, you can add, drop, or change your Part D coverage one time between now and December 31, 2023. Call 1-800-MEDICARE (1-800-633-4227) if you take insulin and want to add, drop, or change your Part D coverage. TTY users can call 1-877-486-2048. If you change plans mid-year, your True Out-of-Pocket (TrOOP) costs will carry over from your old plan to your new one.

4. As of July 1, 2023, if you use an insulin pump that’s covered under Medicare Part B’s durable medical equipment benefit, or you get your covered insulin through a Medicare Advantage Plan, your insulin costs will be capped at $35 for a one-month supply.

   The Part B deductible won’t apply. If you have Part B and Medicare Supplement Insurance (Medigap) that pays your Part B coinsurance, your Medigap plan should cover the $35 (or less) cost for insulin.
5. **Help is always available to learn more about Medicare’s coverage and your costs for insulin.**
   - Visit Medicare.gov/coverage/insulin.
   - Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit Medicare.gov/about-us/accessibility-nondiscrimination-notice, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

This product was produced at U.S. taxpayer expense.