

If you are covered by Medicare, chances are you also have prescription drug coverage. Your prescriptions may be covered through a Prescription Drug Plan offered by your Medicare Advantage Plan sponsor.

But did you know there are 4 different phases to this coverage? What's more, the amount you pay in out-of-pocket (OOP) costs changes throughout the year.

Your Estimated OOP Costs for Brand-Name Prescription Drugs in 2021

YOUR COST	<p>Phase 1: Deductible</p> <p>You pay between \$0 and \$445, depending on your plan.</p>	<p>Phase 2: Initial Coverage</p> <p>For each prescription, you will have a co-pay or pay a portion (coinsurance) of the retail cost of your medication, depending on your plan.</p>	<p>Phase 3: Coverage Gap (formerly known as Donut Hole)</p> <p>For each prescription, you will typically pay about 25% of the retail cost of your medication. The rest of the cost is paid by the drug maker (70%) and your plan (5%).</p>	<p>Phase 4: Catastrophic Coverage</p> <p>For each prescription, you will pay \$9.20 or 5% of the retail cost of your prescription, whichever is higher.</p>
	TIPS	<p></p> <p>Your deductible resets at the beginning of each calendar year.</p>	<p></p> <p>The average cost for preferred, brand-name medications in 2020 was about \$40. (For specialty medications, the standard benefit is 25% coinsurance or 33% in plans with no deductible. The cost of other medications may vary.)</p>	<p></p> <p>The number and cost of medications you take may affect how quickly you enter the Coverage Gap.</p>

How Do I Know When I Will Enter the Coverage Gap in 2021?

How quickly you enter the Coverage Gap depends on the retail cost of your medications.

Amount You Pay +
Amount Your Plan Pays
Retail Cost



If the retail cost of your medications each month is **\$345 or higher**, you will enter the Coverage Gap.

Need help with prescription drug costs?
Turn over to learn more.



Patient Support for Your Janssen Medication

Once you and your doctor have decided that a Janssen medication is right for you, Janssen CarePath will help you find the resources you may need to get started and stay on track.



Paying for Your Janssen Medication

Janssen CarePath can identify cost support options that may help with managing your out-of-pocket costs—whether you have commercial or private health insurance, government coverage such as Medicare or Medicaid, or have no insurance coverage.



Getting Started

Janssen CarePath can review your health plan benefits and insurance coverage for your Janssen medication, and offer treatment education resources.



Staying on Track

We understand how important it is for you to take your Janssen medication as your doctor prescribed. Janssen CarePath provides ongoing support that may help you stay on track with your Janssen treatment.



Call a Janssen CarePath Care Coordinator at 877-CarePath (877-227-3728),
Monday–Friday, 8:00 AM to 8:00 PM ET. Multilingual phone support is available.

Set up a personal Janssen CarePath Account at MyJanssenCarePath.com where you can check your insurance coverage for your Janssen medication and sign up for treatment support. If you already have an account, simply use your log-in information when you log in to MyJanssenCarePath.com.

Visit JanssenCarePath.com

Other Resources

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF) is an independent, nonprofit organization that is committed to helping eligible patients without insurance coverage receive prescription products donated by Johnson & Johnson operating companies. To see if you might qualify for assistance, please contact a JJPAF program specialist at 800-652-6227 (Monday–Friday, 9:00 AM to 6:00 PM ET) or visit the foundation website at JJPAF.org.

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