

# Know how Medicare covers different medications.

## Part B versus Part D coverage

Medicare covers different types of medications in different ways. Some medications are covered under your Cigna Healthcare<sup>SM</sup> Medicare Advantage plan's Part B medical coverage. Many other medications are covered by your plan's Part D prescription drug coverage.

### PART B PAYS FOR:

- Doctor visits
- Lab tests
- Certain medications
- Durable medical equipment (DME), such as:
  - Diabetic test strips
  - Nebulizers
  - Wheelchairs

### Important

- Many pharmacies cannot bill a medical plan for medications and medical equipment covered under Part B.
- If you need Part B drugs or medical equipment, ask your pharmacy if they can bill your Cigna Healthcare plan directly.
- You may also consider using suppliers or service providers who typically bill your Cigna Healthcare plan directly for items such as:
  - Medical equipment
  - Specialty pharmacy
  - Home infusion
  - Medical specialty service
  - Home health care

### PART D PAYS FOR:

- Medications you may take regularly to manage conditions such as:
  - Heart disease
  - High cholesterol
  - Asthma
- Medications you may take for a short time, such as antibiotics

### Important

- Part D may not cover certain medications and medical equipment you can buy in a pharmacy. These may be covered by your Cigna Healthcare plan.
- Coverage for other types of medications depends on how you receive them.

### Get the most from your Cigna Healthcare Medicare Advantage plan.

Review the following pages for more guidance on which medications may be covered.

### Questions?

Call Customer Service at the phone number on the back of your Cigna Healthcare ID card or visit [myCigna.com](https://mycigna.com)<sup>®</sup>.



	<b>USUALLY COVERED BY PART B (MEDICAL)</b>	<b>USUALLY COVERED BY A PART D PRESCRIPTION DRUG PLAN</b>
<b>Medications and vaccinations</b>	<ul style="list-style-type: none"> <li>• Antigens (allergy injections)</li> <li>• Blood products (plasma protein and plasma expanders)</li> <li>• Hemophilia drugs (clotting factors to control bleeding)</li> <li>• Influenza (flu) vaccine</li> <li>• Intra-articular injection (including Orthovisc®, Hyalgan®, Synvisc® and Euflexxa®)</li> <li>• Pneumonia vaccine</li> <li>• COVID-19 vaccine</li> </ul>	<ul style="list-style-type: none"> <li>• Medications you take regularly to control chronic conditions (such as heart disease, high blood pressure or arthritis)</li> <li>• Medications you take for a short time (such as for an ear infection or after surgery)</li> </ul>
<b>Diabetic supplies</b>	<ul style="list-style-type: none"> <li>• Blood glucose self-testing equipment and supplies (whether or not you use insulin): <ul style="list-style-type: none"> <li>– Blood glucose monitors</li> <li>– Blood glucose test strips</li> <li>– Lancet devices and lancets</li> <li>– Glucose control solutions for checking the accuracy of testing equipment and test strips</li> </ul> </li> <li>• Insulin pumps and the insulin used in the pumps</li> </ul>	<ul style="list-style-type: none"> <li>• Injectable insulin not associated with the use of an insulin infusion pump</li> <li>• Certain diabetic supplies: <ul style="list-style-type: none"> <li>– Syringes</li> <li>– Needles</li> <li>– Alcohol swabs</li> <li>– Gauze</li> <li>– Inhaled insulin devices</li> </ul> </li> </ul>

**Sometimes, where or why you receive a drug or service determines how it's covered. For example:**

<b>Preventive vaccinations for conditions such as shingles and tetanus</b>	If it is directly related to an injury (such as if you stepped on a nail)	If your doctor prescribes the vaccine for a reason other than exposure or injury
<b>Nebulized medications</b>	If you are home (not in a hospital or skilled nursing facility)	If you are in a hospital or skilled nursing facility
<b>Immunosuppressive medications</b>	If you have received a Medicare-covered transplant	If your doctor has approval from Medicare to use medications for another reason
<b>Oral cancer medications</b>	If you are being treated for cancer	If your doctor has approval from Medicare to use medications for another reason
<b>Hepatitis B vaccinations</b>	If you are at high or medium risk for hepatitis	If you are not at high or medium risk for hepatitis
<b>Oral nausea medications</b>	When used to treat nausea related to cancer chemotherapy (in place of intravenous antiemetic drugs) within 48 hours of chemotherapy	For all other indications or when used more than 48 hours after chemotherapy
<b>Total non-oral nutrition</b>	When used to treat permanent dysfunction of the digestive tract	For all other conditions

	<b>USUALLY COVERED BY PART B (MEDICAL)</b>	<b>USUALLY COVERED BY A PART D PRESCRIPTION DRUG PLAN</b>
<b>Anemia medications</b>	To treat anemia in persons with end-stage renal disease (ESRD) on dialysis who are either receiving the medication at the dialysis center or are self-injecting at home and/ or following physician instructions for approved medical conditions	For indications other than the treatment of anemia due to ESRD for patients on dialysis
<b>Infusion pump and injectable medications</b>	Medications that are administered at home that require an infusion pump (as specified by the local DME provider)	Medications that do not require a pump (as specified by the local DME provider) or for settings that are not considered a patient's home (such as a long-term care home with skilled nursing onsite)
<b>Injectable or intravenous medications</b>	When provided and administered by a doctor and considered by a Part B carrier as "not usually self-administered"	If dispensed by a pharmacy and there are no safety concerns with the patient using the medication at home, depending on the patient's condition

### Things to know before you buy:

- Ask the company or pharmacy if they are part of the Cigna Healthcare Medicare Advantage network.
- Show your Cigna Healthcare Medicare Advantage ID card every time you receive a service. Your ID card shows that you are a customer and that bills should be sent to Cigna Healthcare instead of Medicare.
- Be careful if you are asked to pay more than your copay or coinsurance for your medications since you may have to pay the rest of the cost.
- Understand that your pharmacist or health care professional will determine whether to bill the claim for the drug in question under the Medicare Part B or Part D portion of your Cigna Healthcare Medicare Advantage plan.

It is important to understand that your Medicare Advantage plan only covers prescription drugs covered under Part D that are on our drug list. If your drug is covered by Medicare Part B, it will be paid under the medical portion of your Medicare Advantage plan. If your drug is included in your Part D drug list and meets the plan requirements, it will be covered under the pharmacy portion of your Medicare Advantage plan.

Depending on whether your drug is covered under the Part D or Part B portion of your plan, you will be responsible for your copay or coinsurance amount as found in your Evidence of Coverage (EOC) Snapshot.

If you currently use Express Scripts® Pharmacy for home delivery through your employer plan and you move to a Cigna Healthcare Medicare Advantage plan, you will need to get your Part B drugs at one of the supplier types listed on page I.

## How to find a supplier for your Part B equipment, drugs and supplies:

- Visit a participating retail pharmacy, or
- Go to [Medicare.gov/supplierdirectory/search.html](https://www.Medicare.gov/supplierdirectory/search.html).
  - Enter your zip code.
  - Select up to five category types for the equipment, drug or supply you need.
  - View your results or revise your search as needed.
  - Review the list of pharmacies/suppliers provided.

For more information about Medicare benefits and services, visit [Medicare.gov](https://www.Medicare.gov). Or you can call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, seven days a week. TTY users should call 1-877-486-2048.



To find out which services your plan covers, get help finding a pharmacy in your area or get answers to any other questions about your coverage, call Customer Service at the phone number on the back of your Cigna Healthcare ID card.

We are available from 8 a.m. to 8 p.m., local time, Monday through Friday. Between October 1 and March 31, we're also open Saturday and Sunday. Our automated phone system may answer your call during weekends, on holidays and after hours. You can also visit us online at [myCigna.com](https://www.myCigna.com).