

This FAQ addresses Aspire MA health plan coverage of insulins and vaccines, as required in the IRA for the 2023 calendar year.

How does the IRA impact how Aspire will cover my insulin?

Starting on January 1, 2023, the cost of a month's supply of each Part D-covered insulin will be capped at \$35. So for a 60-day supply, you won't be charged more than \$70; for a 90-day supply, the max co-pay would be \$105.

This will apply to all insulins covered on the drug formulary and not to insulins considered non-formulary unless you request and receive approval for the non-formulary insulin.

Will Aspire be ready on January 1 to implement these insulin changes from the IRA?

No, Aspire will not be ready to apply the \$35 cap on an insulin prescription until **January 18, 2023**. Therefore, you may be asked to pay more than \$35 for your insulin prescription at the pharmacy if you need your insulin prior to January 18, 2023. Aspire will monitor insulin claims between January 1 to January 18 and will proactively mail reimbursement checks to any member who was asked to pay more than \$35 at the pharmacy for their insulin during this period. After January 18, Aspire's claim processing system will process all covered insulins at a maximum of \$35.

Members enrolled in the Aspire Health Advantage or Plus plans will not have a deductible. Insulins that are covered at Tier 6 will have an \$11 co-pay. This will be the applied co-pay at the pharmacy starting January 1. Members enrolled in the Aspire Health Value plan will have a \$400 deductible. Therefore, if an insulin claim is processed before January 18, 2023, a Value plan member may experience an insulin cost greater than \$35.

Will the \$35 maximum apply if my plan has a deductible?

Yes. In 2023, the Aspire Health Value (HMO) plan will have a \$400 deductible for medications on drug tiers 3, 4, 5, and 6). If an insulin medication is filled, the maximum co-pay that will be charged is \$35 during the deductible phase of the benefit. Simply put, if your Aspire plan has a deductible for Part D Rx, it will not apply to any insulins filled, the only cost share applicable is the co-pay (maximum \$35).

Will the \$35 maximum apply if I reach the Gap (Donut Hole) phase?

Yes, in 2023, any member who enters the gap phase will not be required to pay more than \$35 for a one-month supply of covered insulin.

What if the insulin is on a tier with a co-pay of less than \$35?

In 2023, the drug formulary will cover most insulins on tier 6. During the initial coverage phase (ICP) tier, 6 drugs will have a co-pay of \$11 for a one-month supply. Since the co-pay is less than the \$35 maximum

cap required under the IRA, Aspire will only charge the stated co-pay of \$11.

For the Aspire Health Value (HMO) plan, a member will still have a deductible of \$400. However, Aspire will charge a maximum of \$35 co-pay for insulin prescriptions during the deductible phase. Once the deductible is met and the member enters the initial coverage phase (ICP), they will see the \$11 co-pay applied.

During the coverage gap, which a member will reach after accumulating \$4,660 in total drug spending, they will again be asked to pay a \$35 maximum co-pay for a one-month supply of insulin.

Why doesn't the Medicare.gov website show that insulin will be a maximum of \$35?

When searching for Medicare Advantage plans on the Medicare.gov website, a member might see that insulins do not reflect the maximum \$35 co-pay benefit described in the IRA. This is because the Centers for Medicare and Medicaid Services (CMS) has not yet updated the programming for this website to reflect the \$35 maximum co-pay for insulin.

The Medicare.gov website does have disclaimers that will alert a member when they input the insulins they are taking.

Confirm your drug list

The screenshot shows a notification box at the top with an information icon and a close button. The text reads: "IMPORTANT! New insulin benefit:" followed by two bullet points: "Starts January 1, 2023" and "\$35 cap for a one-month supply of each Medicare Part D-covered insulin". Below this is a table with one row of drug information. The table has four columns: Drug Name, Package Type, Quantity, and Frequency. The drug name is "Insulin lispro (1 unit dial) 100unit/ml solution pen injector" with "generic" listed below it. The package type is "3ml pen (sold in pack of 5)", the quantity is "1", and the frequency is "Every month". At the bottom of the table are two links: "Remove drug" and "Edit drug".

Insulin lispro (1 unit dial) 100unit/ml solution pen injector	Package Type	Quantity	Frequency
generic	3ml pen (sold in pack of 5)	1	Every month

Figure 1 – Screenshot of the Medicare.gov website and the disclaimer that will display highlighting the \$35 cap in 2023.

Are other medications used to treat diabetes eligible for the \$35 maximum co-pay charge?

No, the \$35 maximum co-pay will only apply to covered insulin. Antidiabetic medications like Trulicity or Jardiance are not part of the changes described in the IRA, only insulin.

Does the IRA apply to all insulins?

No, a \$35 maximum co-pay will only apply to those insulin products covered on the Aspire Health Plan drug formulary. If a member requests a formulary exception for a non-covered insulin product and it is approved, the insulin would then be eligible for the \$35 cap.

Will insulin be subject to the \$35 maximum if I receive insulin through a pump?

For insulin used with a traditional insulin pump that is covered under the Medicare durable medical equipment benefit (Part B), you pay a \$50 co-payment. The IRA legislative changes for Part B insulin used in a pump do not go into effect until July 1, 2023. On July 1, 2023, Aspire members will see a reduction in the maximum co-payment for insulin to \$35.

How does the IRA impact vaccine coverage?

Starting in 2023, Aspire members will pay nothing (\$0) out-of-pocket for even more vaccines, including the shingles vaccine recommended by the Advisory Committee on Immunization Practices (ACIP). If a vaccine is approved for use in adults by the FDA and recommended by the ACIP, Aspire will cover the vaccine at no cost to the member.

Will Aspire be ready on January 1 to implement these vaccine changes from the IRA?

Yes. Aspire's claim processing system will be ready to process vaccines at \$0 on January 1, 2023.

Why does the formulary on the website not reflect the changes to vaccine coverage?

The IRA was signed into law on August 16, 2022. However, since this legislation was passed later in the year, it has prevented Medicare plans from being able to make all the updates to marketing materials and websites in time for 2023. For example, the formulary may display vaccines being covered at tier 3. During the initial coverage phase (ICP), a tier 3 co-pay would range between \$42-\$47, but in 2023, these vaccines will be \$0 at the pharmacy.