



National Training Program

2018 - 2019 Standard Drug Costs

Standard Benefit	2018	2019
Deductible	\$405	\$415
Initial Coverage Limit	\$3,750	\$3,820
Out-of-Pocket (OOP) Threshold (1)	\$5,000	\$5,100
Total Covered Part D Spending at OOP Threshold for Non-Applicable Beneficiaries (2)	\$7,508.75	\$7,653.75
Estimated Total Covered Part D Spending for Applicable Beneficiaries (3)	\$8,417.60	\$8,139.54
Minimum Cost-Sharing in Catastrophic Coverage Portion of the Benefit		
Generic/Preferred Multi-Source Drug	\$3.35	\$3.40
Other	\$8.35	\$8.50

Full Subsidy-Full Benefit Dual Eligible (FBDE) Individuals	2018	2019
Deductible	\$0.00	\$0.00
Copayments for Institutionalized Beneficiaries [category code 3]	\$0.00	\$0.00
Copayments for Beneficiaries Receiving Home and Community-Based Services [category code 3] (4)	\$0.00	\$0.00
Maximum Copayments for Non-Institutionalized Beneficiaries Up to or at 100% Federal Poverty Level (FPL) [category code 2] Up to OOP Threshold		
Generic/Preferred Multi-Source Drug (5)	\$1.25	\$1.25
Other (5)	\$3.70	\$3.80
Above OOP Threshold	\$0.00	\$0.00
Over 100% FPL [category code 1] Up to OOP Threshold		
Generic/Preferred Multi-Source Drug	\$3.35	\$3.40
Other	\$8.35	\$8.50
Above OOP Threshold	\$0.00	\$0.00

Full Subsidy-Non-FBDE Individuals (6) Applied or eligible for QMB/SLMB/QI or SSI, income at or below 135% FPL and resources ≤ \$9,060 (individuals, 2018) or ≤ \$14,340 (couples, 2018) [category code 1] (6)	2018	2019
Deductible	\$0.00	\$0.00
Maximum Copayments up to OOP Threshold		
Generic/Preferred Multi-Source Drug	\$3.35	\$3.40
Other	\$8.35	\$8.50
Maximum Copayments above OOP Threshold	\$0.00	\$0.00

Partial Subsidy Applied and income below 150% FPL and resources below \$14,100 (individual, 2018) or \$ 28,150 (couples, 2018) [category code 4] (6)	2018	2019
Deductible (5)	\$83.00	\$85.00
Coinsurance up to OOP Threshold	15%	15%
Maximum Copayments above OOP Threshold		
Generic/Preferred Multi-Source Drug	\$3.35	\$3.40
Other	\$8.35	\$8.50

Retiree Drug Subsidy Amounts	2018	2019
Cost Threshold	\$405	\$415
Cost Limit	\$8,350	\$8,500

1. Pursuant to section 1860D-2(b)(4)(B)(i)(IV) of the Act, for each of years 2016 through 2019, the OOP threshold increase is the lesser of the annual percentage increase or the July CPI plus two percentage points.
2. For a beneficiary who is not considered an “applicable beneficiary,” as defined at section 1860D-14A(g)(1), and is not eligible for the coverage gap discount program, this is the amount of total drug spending required to reach the OOP threshold in the defined standard benefit.
3. For a beneficiary who is considered an “applicable beneficiary,” as defined at section 1860D-14A(g)(1), and is eligible for the coverage gap discount program, this is the estimated average amount of total drug spending required to reach the OOP threshold in the defined standard benefit.
4. Per section 1860D-14(a)(1)(D)(i) of the Act, full-benefit dual eligible beneficiaries qualify for zero cost-sharing if they would be institutionalized individuals (or couple) if the individuals (couple) were not receiving home and community-based services.
5. The partial LIS deductible is increased from the unrounded 2018 value of \$83.46, and the maximum copayments for non-institutionalized FBDE individuals with incomes no greater than 100 percent of the FPL are increased from the unrounded 2018 values of \$1.24 for generic/preferred multi-source drugs and \$3.73 for all other drugs.
6. These resource limit figures will be updated for contract year 2019. Additionally, these amounts include \$1,500 per person for burial expenses. See the HPMS memorandum titled, “2018 Resource and Cost-Sharing Limits for Low-Income Subsidy (LIS)” for additional details.

Source: [Announcement of Calendar Year \(CY\) 2019 Medicare Advantage Capitation Rates and Medicare Advantage and Part D Payment Policies and Final Call Letter](#). Table V-1. Updated Part D Benefit Parameters for Defined Standard Benefit, Low-Income Subsidy, and Retiree Drug Subsidy, see page 67 and 68