





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 2022

	Phase 1: Deductible	Phase 2: Initial Coverage	Phase 3: Coverage Gap (formerly known as Donut Hole)	Phase 4: Catastrophic Coverage
YOUR COST	You pay between \$0 and \$480, ¹ depending on your plan.	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.	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%).	For each prescription, you will pay \$9.85 or 5% ¹ of the retail cost of your prescription, whichever is higher.
TIPS	 Your deductible resets at the beginning of each calendar year.	 The average cost for preferred, brand-name medications in 2021 was about \$42. ² (For specialty medications, the standard benefit is 25% coinsurance or 33% in plans with no deductible. The cost of other medications may vary.)	 The number and cost of medications you take may affect how quickly you enter the Coverage Gap.	 Check your Explanation of Benefits each month to know when you will move from one phase of coverage to the next.

How Do I Know When I Will Enter the Coverage Gap in 2022?

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 **\$370 or higher**, you will enter the Coverage Gap.

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

¹ Centers for Medicare and Medicaid Services. Announcement of Calendar Year (CY) 2022 Medicare Advantage Capitation Rates and Part C and Part D Payment Policies (January 15, 2021). Accessed September 27, 2022. [CMS.gov/Files/Document/2022-Announcement.pdf](https://www.cms.gov/Files/Document/2022-Announcement.pdf)

² KFF Issue Brief Medicare Part D: A First Look at Medicare Prescription Drug Plans in 2022 (November 2, 2021). Accessed September 27, 2022. <https://www.kff.org/medicare/issue-brief/medicare-part-d-a-first-look-at-medicare-prescription-drug-plans-in-2022/>

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

Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF)

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF) is an independent, nonprofit organization. JJPAF gives eligible patients free prescription medicines donated by Johnson & Johnson companies. You may be eligible if you don't have insurance.

Want to see if you qualify? Get an application at JJPAF.org.

Questions? Call 800-652-6227 (Monday through Friday, 8:00 AM to 8:00 PM ET).

The information provided represents no statement, promise, or guarantee by Johnson & Johnson Health Care Systems Inc., concerning coverage, levels of reimbursement, payment, or charge. Nothing herein may be construed as an endorsement, approval, recommendation, representation, or warranty of any kind by any plan or insurer referenced herein. This communication is solely the responsibility of Johnson & Johnson Health Care Systems Inc. Please consult the payer organization with regard to local or actual coverage, and reimbursement policies and determination processes. All information is subject to change.