

It's
Health Insurance
Open Enrollment
Time

Make sure your health insurance plan
covers your Janssen medication in 2021

We're here to help



**Need
help?**

Call a Janssen CarePath Care Coordinator
Monday–Friday, 8:00 AM–8:00 PM ET
Visit [JanssenCarePath.com/Patient/Contact-Us](https://www.janssencarepath.com/Patient/Contact-Us)
for the phone number for your Janssen medication

Even if you keep the same health insurance plan, your benefits may change in 2021.

The good news is, during your health insurance open enrollment period, you can review your coverage and make changes, or choose a new plan. This Open Enrollment Guide will help you evaluate your health insurance options for 2021 to make sure you have the coverage you need for your Janssen medication.

Before you get started, some things you need to know:

1 Your out-of-pocket costs for health care typically include:

Costs You Pay		Costs You Share with Your Health Insurance Plan	After out-of-pocket maximum is reached, your costs may be \$0
Premium	Annual Deductible	Co-pay & Co-insurance	Out-of-pocket Maximum
The amount you pay for your health insurance every month.	The amount you pay for your healthcare costs before your health insurance starts to pay for their portion of your healthcare costs.	After you pay your annual deductible, you may pay a portion of your healthcare costs: <ul style="list-style-type: none"> • Co-pay is a set dollar amount you pay • Co-insurance is a percentage of your healthcare costs that you pay 	Some health insurance plans may have a limit on the amount you have to pay for covered healthcare services in a plan year. After that, plan pays 100% of covered healthcare costs. May not include out-of-network healthcare expenses. Does not include your monthly health insurance premiums.

2 There's often a trade-off between insurance premiums and your out-of-pocket healthcare costs

Higher Premium	Low or no-deductible health insurance plans typically have more predictable healthcare costs , since large out-of-pocket expenses are less likely to occur.	Lower Premium	High-deductible health insurance plans typically have less predictable healthcare costs , since large out-of-pocket expenses are more likely to occur until the deductible is fully paid.
Lower Deductible		Higher Deductible	

3 Making sense of Medicare – important if you will be 65 or older in 2021

<p>A B Original Medicare</p> <p>Medicare (Part A) Hospital (in-patient) insurance and Medicare Part B (Medical Insurance).</p>	<p>B Medicare Part B (Medical Insurance)</p> <p>Covers certain healthcare provider services, such as physician-administered medications, hospital outpatient care, medical supplies, and preventive services.</p>	<p>C Medicare Advantage (MA) (Part C)</p> <p>Replaces Original Medicare (Part A and Part B). Includes hospital and medical insurance coverage. Plan may offer a separate prescription drug plan (MA-Part D). Offered by private healthcare insurance companies that contract with Medicare. If you enroll in a Medicare Advantage plan, you cannot enroll in a Medigap plan.</p>
<p>A Medicare (Part A) Hospital Insurance</p> <p>Covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.</p>	<p>Medicare Supplemental Insurance (Medigap)</p> <p>May fill “gaps” in Original Medicare coverage. Offered by private healthcare insurance companies.</p>	<p>D Medicare Prescription Drug Plan (Part D)</p> <p>Available to Medicare enrollees (Original or Medicare Advantage). Offered by private healthcare insurance companies approved by Medicare.</p>



List all medications you and family members on your health insurance plan are taking

This may help you get a more accurate idea of your costs for the coming year. Be sure to include medications given by a healthcare professional.



Call your health insurance plan and get the facts about your options for next year

Get the details on your medical and prescription drug plan benefits and your out-of-pocket costs. Use this Guide to help evaluate your options.



Check your plan and coverage options for:

- Annual health insurance plan premium?
- Annual deductible?
- Co-pay or co-insurance?
- Out-of-pocket maximum?
- Healthcare providers participate in plan?
- Janssen medication covered?
- Require your healthcare provider to confirm that your prescribed medication is medically necessary before the plan will cover it (prior authorization)? If so, is your prior authorization up to date? If not, work with your healthcare provider to renew it.

If you have Commercial or Private Insurance, including insurance you obtain from the Healthcare Marketplace, use worksheets on pages 4 and 5

If you have Medicare, use worksheets on pages 6, 7, and 8



Questions on how to use this Guide? Call Janssen CarePath

We're here to help you understand how to use this Guide so that you can make the coverage decision that's best for you. Using this Guide can help you get the facts about your health insurance options and make sure your healthcare providers and Janssen medication are covered in 2021.

Important dates for health insurance open enrollment

OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
<p>Commercial or Private Insurance: Dates vary. Check your plan.</p>					
	<p>Health Insurance Marketplace (HealthCare.gov)*: November 1 – December 15 Check your plan. This is private insurance.</p>				
	<p>Medicare: October 15 – December 7 You can select Original Medicare. You can also select or change a Medicare Advantage Plan (Part C) or Medicare Prescription Drug Plan (Part D). If you select Original Medicare, you may be able to buy a Medigap Plan. See page 6 to learn more.</p>		<p>Medicare Advantage: January 1 – March 31 You can switch to a different Medicare Advantage Plan (Part C), or return to Original Medicare and join a Medicare Prescription Drug Plan (Part D). If you select Original Medicare, you may be able to buy a Medigap Plan. See page 6 to learn more.</p>		

* A service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace, available at [HealthCare.gov](https://www.healthcare.gov), for most states. Some states run their own Marketplaces at different websites.

Check your Commercial or Private Health Insurance coverage—use this worksheet to evaluate your options



Medical Benefit



Typically covers medications given by a healthcare professional (for example, an infusion or an injection)

Call your health insurance plan – ask about your costs for the following:

YOU PAY				Out-of-pocket Maximum? \$ _____
Annual Premium?	Annual Deductible?	After you pay your deductible: co-pay or co-insurance for treatment?		
		Medication Cost?	Treatment Administration Cost?	
\$ _____ Does not count towards your out-of-pocket maximum	\$ _____	Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	Is your treatment administration covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	After out-of-pocket maximum is reached, your treatment costs for the rest of the year may be \$0
Full year				

Check your health insurance plan

- Some plans cover up to 100% of your medication costs and treatment administration costs
- Most plans include an individual or family out-of-pocket maximum
 - Your family's doctor and hospital visits and other medical services may count towards your out-of-pocket maximum
 - Typically includes out-of-pocket costs for your medication (using your Medical or Prescription Benefit) and the cost for your treatment administration

Important: After you meet your out-of-pocket maximum, your treatment costs may be \$0 for the rest of the year.

Need help paying for your Janssen medication?

Janssen CarePath Savings Program helps eligible, commercially insured patients

save on out-of-pocket medication costs

- Not valid for patients using Medicare, Medicaid, or other government-funded programs to pay for their medications
- Terms expire at the end of each calendar year and may change. See program requirements and current terms at JanssenCarePath.com
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at MyJanssenCarePath.com
- Does not include the cost to give you your medication



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Check your Commercial or Private Health Insurance coverage—use this worksheet to evaluate your options



Prescription Benefit



Typically covers prescription medications, including medications you give yourself at home

Call your health insurance plan – ask about your costs for the following:

YOU PAY		
Annual Premium?	Annual Deductible?	Co-pay or co-insurance?
Separate premium for Prescription Benefit? \$ _____ Does not count towards your out-of-pocket maximum	\$ _____ Does your plan allow medication savings card contributions to count towards your deductible?* <input type="checkbox"/> Yes <input type="checkbox"/> No*	Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Prescription/Refill Co-pay: \$ _____ OR Co-insurance: _____ %
Full year		

Check your health insurance plan

- Some health insurance plans require that your medication be covered under the Prescription Benefit, even if it is given by a healthcare professional
- Some health insurance plans include an “accumulator adjustment” program that does not allow contributions from medication savings programs such as Janssen CarePath Savings Program to count towards the deductible and out-of-pocket maximum
- Call your health insurance plan and ask if your plan allows medication savings card contributions to count towards the deductible or out-of-pocket maximum

***If your plan does not allow contributions from Janssen CarePath Savings Program to count towards your deductible or out-of-pocket maximum, contact Janssen CarePath to learn about other ways you may receive Savings Program benefits.**

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Compare Medicare options to see what's best for you—use this worksheet to evaluate your options



Medicare Part B or Medicare Part B + Medicare Supplement (Medigap)



Typically covers medications given by a healthcare professional (for example, an infusion or an injection)

How Medicare Part B works:

YOU PAY			Medicare Part B covers 80% of medication and administration costs
Monthly Premium \$145^a	Annual Deductible \$198^b	20% of medication and administration costs	
For help with deductible and 20% cost sharing, consider enrolling in a supplemental Medigap plan (See below)			
Full year			

^a Medicare Part B premium estimated for 2021. Check [Medicare.gov](https://www.medicare.gov) for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

^b 2020 Medicare Part B deductible; 2021 deductible will be released in 4th quarter of 2020. Check [Medicare.gov](https://www.medicare.gov) for updates.

How Medicare Part B + Medigap works:

With Medicare Part B and a [Medigap plan](#), your out-of-pocket costs may be as low as \$0.

A number of Medigap plans are available. Contact your State Health Insurance Assistance Program (SHIP) or visit [Medicare.gov](https://www.medicare.gov) for help identifying the Medicare plan that's best for you. To identify your local SHIP, visit [ShipTACenter.org](https://www.ShipTACenter.org) or call 1-877-839-2675.

YOU PAY	YOU OR YOUR MEDIGAP PLAN PAY		Most Medigap plans cover ALL of the 20%^d
Medicare Part B + Medigap monthly Premium?	Annual Deductible?	20% of medication and administration costs ^d	
Medicare Part B monthly premium: \$ 145^a + Medigap monthly premium: \$ _____ Premiums do not count towards your out-of-pocket limit	Medicare Part B annual deductible: \$ 198^b Is this deductible covered by the Medigap plan? ^c <input type="checkbox"/> Yes <input type="checkbox"/> No Deductible with Medigap plan ^c : \$ _____ Medigap Plans C and F may cover Medicare Part B deductible (Deductible = \$0)^c	Are all of the 20% Medicare Part B costs covered by the Medigap plan? <input type="checkbox"/> Yes <input type="checkbox"/> No Does the Medigap plan have an out-of-pocket limit? <input type="checkbox"/> Yes <input type="checkbox"/> No Out-of-pocket limit: \$ _____ Medigap Plans A-G and M-N pay 20% and you pay 0%^d	With a Medigap plan, your out-of-pocket costs may be as low as \$0^{c,d}
Full year			

^a Medicare Part B premium estimated for 2021. Check [Medicare.gov](https://www.medicare.gov) for updates. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part B.

^b 2020 Medicare Part B deductible; 2021 deductible will be released in 4th quarter of 2020. Check [Medicare.gov](https://www.medicare.gov) for updates.

^c If you obtained a Medigap Plan C or F prior to 2020, the Part B deductible is fully covered. For people new to Medicare in 2020 and beyond, all Medigap plans no longer cover the Part B deductible. Visit [Medicare.gov](https://www.medicare.gov) for more information.

^d Typically, Medigap Plans A-G and M-N pay 20% and you pay \$0. There is also a high-deductible version of Plan F. Visit [Medicare.gov](https://www.medicare.gov) for more information.

A helpful tip—If you do not have prescription drug coverage, consider enrolling in a Medicare Prescription Drug Plan (Part D) to cover your prescription medications. (See page 8)

Compare Medicare options to see what's best for you—use this worksheet to evaluate your options



If you have Medicare Advantage (Part C)



Typically covers medications given by a healthcare professional (for example, an infusion or an injection)
May also offer Part D to cover prescription medications including medications you give yourself at home

How it works – call your Medicare Advantage (Part C) Plan Administrator to get the details:

YOU PAY			Medicare Advantage Plan pays remaining medication and treatment administration costs ^f
Monthly Premium? ^e	Annual Deductible? ^e	Co-pay or co-insurance? ^e	
\$ _____ Does not count towards your out-of-pocket maximum	\$ _____	Is your medication covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Is your treatment administration covered? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-pay: \$ _____ OR Co-insurance: _____ %	Consider your out-of-pocket costs when selecting a Medicare Advantage plan. Out-of-pocket maximum: \$ _____ IMPORTANT: If you use out-of-network services, your costs may exceed the plan's out-of-pocket maximum
Full year			

^e Check your plan – premiums and out-of-pocket costs vary by plan.

^f Medicare Advantage (Part C) plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay \$0 for covered services.

Is Medicare Advantage (Part C) right for you?

Evaluate your Medicare Advantage (Part C) plan support for your medication:

- Is your Janssen medication and applicable treatment administration covered?
- Is it affordable?

If you answered “No” to either question, consider Medicare Part B plus a Medigap plan.

See Medigap information on [page 6](#).

Medicare Part B with a Medicare Supplement (Medigap) plan can help cover your out-of-pocket costs that Medicare Advantage does not cover.

IMPORTANT: If you have a Medicare Advantage plan, you may not use or buy a Medigap plan. (See [page 6](#))

A helpful tip—Visit [Medicare.gov/MedicareCoverageOptions](https://www.Medicare.gov/MedicareCoverageOptions) to compare your Medicare options and find the right coverage for you!



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Medicare Prescription Drug Plan (Part D)



Typically covers prescription medications, including medications you give yourself at home

How it works – call your drug plan administrator to make sure you have the coverage you need:

		Initial coverage phase	Coverage gap	Catastrophic coverage
YOU PAY				
Monthly Premium? ^a	Annual Deductible? ^a	25% - 33% of medication costs ^b	25% of branded medication costs	5% of medication costs
		Medicare pays up to 75%	Janssen pays 70%, Medicare pays 5%	Medicare pays 95%
\$ _____ ^a	\$ _____ ^a	25% - 33%^b of medication costs up to \$4,130 minus deductible: \$ _____	25% of medication costs between \$4,130 and \$9,587 ^c : \$ 1,364	5% of medication costs above \$9,587 ^c : \$ _____ ^d
Full year				

^a Check your plan – premiums and deductibles vary by plan. If you are a higher-income beneficiary, you will pay the premium PLUS an additional amount for Medicare Part D.

^b Co-insurance for specialty medications may be up to 33% in plans that do not have a deductible.

^c \$9,587 includes your out-of-pocket costs PLUS contributions from Medicare and Janssen. NOTE: This assumes use of 100% branded drugs.

^d Based on the total annual cost of your medications.

Some key terms for Medicare Prescription Drug Plan (Part D):

Coverage gap: The coverage gap begins after you have paid your deductible and spent a set dollar amount for covered medications. It ends when you spend enough to qualify for catastrophic coverage.

Catastrophic coverage: Once your prescription drug costs reach \$9,587, you will enter the “catastrophic coverage” phase (Note: \$9,587 includes your out-of-pocket costs PLUS contributions from Medicare and Janssen). Then you pay 5% of all your prescription medication costs above that amount.

Find a plan that works for you

- Understand that out-of-pocket costs for prescription medicines may vary depending on the plan you choose
- Be sure to consider *all* the prescription medications you are taking
- Look at total out-of-pocket medication costs, not just premiums and deductibles

Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) or call 1-800-MEDICARE (1-800-633-4227) to compare Medicare Prescription Drug (Part D) plans in your area.

Call us—Some people with limited resources and income may qualify for Medicare Extra Help to assist with prescription drug plan costs, including deductibles and out-of-pocket expenses. For additional information, view “Extra Help with Medicare Prescription Drug Plan Costs”, available at ssa.gov/benefits/medicare/prescriptionhelp.

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 (9:00 AM–6:00 PM ET) or visit the foundation website at [JJPAF.org](https://www.jjfaf.org).

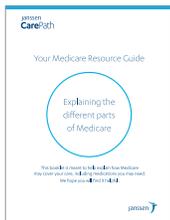
Need more information on how to use this Guide? Call Janssen CarePath.

Need help finding the Medicare coverage that’s best for you? Contact **State Health Insurance Assistance Programs (SHIPs)**.



State Health Insurance Assistance Programs (SHIPs)

Your local SHIP provides in-depth, objective counseling and assistance to people eligible for Medicare and their families and caregivers. To find a SHIP in your area, visit ShipTACenter.org or call 1-877-839-2675.



Medicare Resource Guide

Provides additional information about Medicare coverage options and is available at JanssenCarePath.com/MedicareGuide

The resources listed below can provide more information on the topics discussed in this Guide. If you need help or more information, please visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227).

Medical Benefit

RESOURCE/PUBLICATION NAME	WEBSITE
Medicare Supplement Insurance: Getting Started <i>Information about Medigap plan options</i>	Medicare.gov/Publications
Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare	Medicare.gov/Publications
Medicare Part B Costs	Medicare.gov/Your-Medicare-Costs/Part-B-Costs
Understanding Medicare Advantage Plans	Medicare.gov/Publications

Prescription Benefit

RESOURCE/PUBLICATION NAME	WEBSITE
Your Guide to Medicare Prescription Drug Coverage	Medicare.gov/Publications
How Medicare Prescription Drug Coverage Works with a Medicare Advantage Plan or Medicare Cost Plan	Medicare.gov/Publications
Medicare Plan Finder <i>Search tool enabling users to compare Medicare Prescription Drug (Part D) plans in local area</i>	Medicare.gov/plan-compare
Extra Help With Medicare Prescription Drug Plan Costs	ssa.gov/benefits/medicare/prescriptionhelp



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Co-insurance: An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Co-insurance is usually a percentage (for example, 20%).

Co-pay: An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A co-pay is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

Deductible: The amount you must pay for health care or prescriptions before your prescription drug plan or other insurance begins to pay.

Health Insurance Marketplace: A service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace, available at [HealthCare.gov](https://www.healthcare.gov), for most states. Some states run their own Marketplaces.

Medicare Extra Help: A Medicare program to help people with limited income and resources pay Medicare prescription drug program costs, like premiums, deductibles, and co-insurance.

Out-of-pocket costs: Health or prescription drug costs that you must pay on your own because they aren't covered by Medicare or other insurance.

Out-of-pocket maximum: The total maximum amount you may pay for your medications and healthcare services during one year.

Premium: The periodic payment to Medicare, an insurance company, or a healthcare plan for health or prescription drug coverage.

Prior authorization: Approval from a health plan that may be required before you fill your prescription or receive your medication.



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Make sure your health insurance plan covers your Janssen medicine in 2021

Call your health insurance plan to get the answers you need to evaluate your options:

- Annual health insurance plan premium?
- Annual deductible?
- Co-pay or co-insurance?
- Out-of-pocket maximum?
- Healthcare providers participate in plan?
- Janssen medication covered?
- Require your healthcare provider to confirm that your prescribed medication is medically necessary before the plan will cover it (prior authorization)?
If so, is your prior authorization up to date?
If not, work with your healthcare provider to renew it.

Janssen—Your Partner for Cost Support

At Janssen, we don't want cost to get in the way of treatment you need. We can help you explore options to lower your out-of-pocket medication cost for your Janssen medication.

Explore savings options at [JanssenCarePath.com](https://www.JanssenCarePath.com)



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