

# GOOD NEIGHBOR SCRIPT™

INSPIRATION FOR LIVING WELL FROM GOOD NEIGHBOR PHARMACY



## What You Need to Know About Medicare Part D for 2021

Prescription drug costs can be a significant problem for older adults. According to a 2018 report published by the CDC, more than 87% of adults 65 and older take at least one prescription drug per month, and almost 40% take five or more prescription drugs monthly.

If you'll be at least 65 before 2022, it's worth looking into how Medicare Part D prescription drug coverage may save you money, especially if you are already taking multiple prescriptions.

The Medicare Open Enrollment is from October 15, 2020 to December 7, 2020 for those who are already at least 65. Those turning 65 in 2020 or 2021 can take advantage of a special enrollment period.

Here's what you need to know about changes to Medicare Part D for 2021.

### Reduced insulin costs

One significant change to Medicare Part D for 2021 is a reduction in insulin costs for some diabetics. Patients who are part of a participating Medicare Part D plan will pay only \$35 out of pocket for a 30-day supply of insulin.

The Centers for Medicare and Medicaid Services (CMS) estimates that those who need insulin should save an average of \$446 in out-of-pocket costs for insulin for the year. If you are a diabetic who requires insulin, it's worth shopping around for an enhanced Medicare Part D plan that's participating in this new, voluntary insulin pricing scheme.

### Changes to deductibles, co-pays and the donut hole

Here are the annual updates to the standard Medicare Part D deductible, initial coverage limits (when you enter the donut hole), TrOOP (when you exit the donut hole), and catastrophic coverage co-pays.

**1. The initial deductible will increase by \$10 to \$445 in 2021.** This means that you'll pay slightly more before Medicare Part D begins paying its share if you have a plan with a standard Initial Deductible. After the deductible is met, you'll pay 25% of covered costs up to the initial coverage limit. Some plans may offer a \$0 deductible.

**2. The initial coverage limit (ICL) will go up from \$4,020 in 2020 to \$4,130 in 2021.** This means you can purchase prescriptions worth \$4,130 before entering what's known as the Medicare Part D donut hole, which has historically been a gap in coverage.

Thanks to cost sharing with your Medicare Part D plan and the drug manufacturers, being in the donut hole isn't nearly as expensive as it used to be, and exiting from it may be easier than you'd think.

During your time in the donut hole, you'll pay 25% for brand name drugs. The manufacturer will give you a 70% discount during this time, and your Medicare Part D plan will pick up the remaining 5%.

The 25% you pay, plus the 70% discount from the manufacturer, will count toward your combined TrOOP (see below), which is when you exit the donut hole.

For example, if your brand-name drug costs \$100, you would pay \$25, your Medicare Part D plan would pay \$5, and you'd get a \$70 discount from the manufacturer. A total of \$95 would count toward meeting your TrOOP.

The situation is different for generic drugs. You still pay 25% yourself, and your Medicare Part D plan covers the other 75%. However, only the 25% you pay yourself counts towards meeting your TrOOP.

If your generic drug costs \$100, you would pay \$25, your Medicare Part D plan would pay \$75, and a total of \$25 would count toward meeting your TrOOP.

**3. The Medicare Part D total out-of-pocket threshold will bump up to \$6,550 in 2021, a \$200 increase from the previous year.** The true (or total) out-of-pocket (TrOOP) cost marks the point at which Medicare Part D catastrophic coverage begins. Under catastrophic coverage, you pay only a small co-payment for covered drugs for the rest of the year.

**4. Catastrophic coverage co-pays will cost between \$10 to \$25 more in 2021 than in the previous year.** You will now pay \$3.70 for generic drugs and \$9.20 for brand-name drugs, up from \$3.60 and \$8.95, respectively.

Still have questions? Visit [myGNP.com/Medicare-Part-D](http://myGNP.com/Medicare-Part-D) or talk with your pharmacist.

## Health & Fitness Three Ways to Stay Healthy As You Age

Growing older doesn't have to mean growing less healthy. With a few simple tips, you can maximize your health and age gracefully. Here's how:

**Take a daily walk.** Regular exercise is an important part of staying healthy at any age. If you have an established exercise routine that gets your heart-rate up, then just keep doing what you're doing. But if you're new to building a regular exercise routine, just 30 minutes of walking each day can help boost your mood, manage your weight, strengthen your bones and improve your sleep. The World Health Organization recommends that people 65 and over engage in at least 150 minutes per week of moderate-intensity aerobic exercise to help reduce the risk of cognitive decline.

**Put it into action:** Take a morning walk around your neighborhood, hop on the treadmill at your local gym, or join some friends for walking laps around the local mall.

**Stay social.** Loneliness isn't just unpleasant, it's also bad for your health. Numerous studies have found that isolation and loneliness, especially among older people, is correlated with great mental and physical health problems — and even higher mortality rates. Staying socially connected, it turns out, is one of the secrets of successful aging.

**Put it into action:** Volunteer weekly for a cause you care about. Join a community class to learn a new hobby. Get more deeply involved in your spiritual community. Continue to reach out to family members and old friends while also cultivating new friendships.

**Get enough sleep.** As people age, many will find that they don't sleep as well as they used to. The National Sleep Foundation reports that older people are more likely to fall asleep early and wake up early. They're also more likely to experience insomnia. A good night's sleep is an important part of feeling energetic, both physically and mentally.

**Put it into action:** Talk with your doctor to make sure you have no underlying medical problems that are negatively impacting your sleep. Practice good sleep hygiene by avoiding caffeine and naps. If you're falling asleep too early, try afternoon exposure to bright light, either by walking outside or by using a light box.



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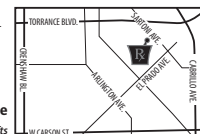


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**Prep Time**  
5 minutes

**Cook Time**  
25 minutes

**Total Time**  
30 minutes

**Serves**  
6

## October Recipe One-Pot Pumpkin Mac and Cheese

This easy macaroni and cheese recipe makes enough to feed a very hungry family. If you can't finish it all in one sitting, the leftovers also reheat beautifully. The pumpkin adds texture and extra nutrients to the sauce, but its flavor is undetectable in the finished dish.

### Ingredients

- 1 pound penne (or another hollow pasta, like elbow or cavatappi)
- 1 12-ounce bag of frozen peas
- 2 tablespoons of salted butter
- 2 tablespoons of chopped fresh thyme
- 4 cloves of garlic, minced
- 1 cup of whole milk
- 1 cup of chicken or vegetable stock
- 1 15-ounce can of pumpkin puree
- 3 cups (12 ounces) of shredded cheddar cheese
- Salt and pepper to taste

### Tools

- Large pot
- Colander
- Cutting board
- Chef's knife
- Measuring spoons
- Liquid measuring cup
- Wooden spoon
- Large serving bowl

### Instructions

#### 1. Cook the pasta and peas

Cook the penne in a large pot according to the package directions. In the last 5 minutes of cooking, add the frozen peas. Drain in a colander, but do not rinse.

#### 2. Prepare the sauce

Wipe the large pot dry (no need to wash it) and return it to medium heat. Add the butter and let it melt. Add the thyme and garlic, and cook until fragrant, about a minute. Add the milk and stock, and bring to a light simmer. Turn the heat to low and add the pumpkin puree, stirring constantly until the sauce is smooth and just starting to bubble. (It's important that your heat is low and you keep stirring so that the sauce doesn't burn on the bottom.) Add the cheese one cup at a time, stirring constantly and letting the cheese melt thoroughly between each addition.

#### 3. Toss the pasta

Add the pasta and peas to the sauce and stir until everything is evenly coated. Season with salt and pepper if you want.

#### 4. Serve

Serve the finished macaroni and cheese in bowls.

### *Hids Can!*

- Add pasta to the pot.
- Measure milk and stock.
- Add liquid, pumpkin and cheese to the pot.
- Stir pasta sauce.
- Stir the sauce, pasta and peas.

## Ask a Pharmacist What Are Some Key Services I Should Ask My Pharmacist About to Help Me Stay Healthy As I Age?

Pharmacists are on the front lines of healthcare. Due to our accessibility, we are often consulted as the first healthcare professional during a medical episode. As people age, they may have more areas of concern related to their minds and bodies. There are many ways that we and our staff can be of service.



**Tracey Turpin**  
Pharmacist  
West Somerset Pharmacy  
Somerset, Kentucky

We check for drug interactions and allergies each time a prescription is filled. If there is a problem, we contact the prescriber to discuss a change in medication. If a patient is experiencing a side effect, we either suggest a change or let the patient know whether the side effect is only temporary and will diminish over time.

Our pharmacy also provides blood pressure and blood sugar screenings. It is important to keep a close check on these. Uncontrolled hypertension can cause stroke, heart disease, renal failure or even dementia due to hardening of the arteries. Uncontrolled blood sugar can cause diabetic coma, which is a life-threatening emergency. Over time it can cause heart disease, renal disease and diabetic neuropathy (nerve damage).

We also help our patients by offering enrollment in our MedSync program to ensure that they get all their medications filled at the same time. This cuts down on trips to the pharmacy and missed medication doses.

We are starting a new program to help educate our Medicare Part D patients and those new to Medicare Part D about the options available to them. There are many things that have to be considered when choosing a plan, such as monthly premiums, co-pays, yearly deductibles, medication coverage and subsidy eligibility and our new program will help educate our patients on these important areas.

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## Local ♥ Love Prosperity Drug Company PROSPERITY, NORTH CAROLINA

"We foster meaningful relationships with our patients."



### How many years has Prosperity Drug Company been in business?

Our pharmacy has been in business since the 1890s, taking the name Prosperity Drug in 1903.

### What has been the most significant change within your pharmacy over the past five years?

The pharmacy profession has changed significantly in the last few years. We are seeing a much greater emphasis put on wellness and medication management rather than just filling prescriptions, and our practice has evolved to meet these needs. Medication reconciliation and synchronization provide the foundation for all of our services.

### What are your favorite ways to get involved with your community?

Our staff and I are very involved in our community. We serve on several boards, especially with our local hospital. We also work with area schools, organizations and charities to help them as we are able to!

### How do your patients and community shape your offerings? What keeps your patients coming back?

We listen to our community and provide services that meet its needs. Also, we work hard to foster meaningful relationships with our patients and to get to know them as human beings, not by their med list.

### What do you think your patients love most about your pharmacy?

Our pharmacy serves as a gathering place in the community. We have a soda fountain where we serve ice cream, drinks and snacks. We want everyone to leave with a smile on their face!

### What does Locally Loved mean to you?

Locally Loved describes a relationship between our people and our patients. We serve them because we love them. As a result, our community knows they can trust us to meet their pharmacy needs.