



Good Neighbor Script

INSPIRATION FOR LIVING WELL FROM GOOD NEIGHBOR PHARMACY | OCTOBER 2022

What You Need to Know About Medicare Part D for 2023

Prescription drug costs can be a significant problem for older adults. According to a 2019 report published by the CDC, more than 88% of adults 65+ take at least one prescription drug per month — and almost 42% take five or more prescription drugs monthly.

If you are Medicare eligible or will be soon, it's worth looking into how Medicare Part D prescription drug coverage may save you money — especially if you are already taking multiple prescriptions. Medicare Open Enrollment is from October 15 to December 7, 2022 for those who are already on Medicare. Those turning 65 later in 2022 (or in 2023) can enroll during their Initial Enrollment Period (IEP).

Here's what you need to know about changes to Medicare Part D for 2023.

Specialty drug tier may lower costs

Many Medicare Part D plans place drugs on different "tiers" that determine what percentage patients pay in cost sharing. In 2022, the Centers for Medicare and Medicaid Services (CMS) allowed Medicare Part D plans to implement a lower, "preferred" specialty tier. This means that plans can negotiate with drug makers to get better discounts on specialty-tier drugs in exchange for being listed on the "preferred" tier. Plans can then pass the savings along to patients.

If you currently have one or more specialty-tier prescriptions, you may want to look for plans that include your medication on a less expensive, "preferred" specialty tier.

Changes to deductibles, copays, and the Donut Hole

Below are the annual updates to the CMS "Part D Benefit Parameters for Defined Standard Benefit," which is the minimum amount of coverage that the Medicare Part D plan must provide.

Updates for 2023 include changes to the deductible, initial coverage limits (when you enter the Donut Hole), the TrOOP (when you exit the Donut Hole), and catastrophic coverage copays. However, your individual Medicare Part D plan may offer more generous benefits, such as a \$0 initial deductible and/or fixed copayments.

1. The initial deductible will increase by \$25 in 2023, to \$505.

This means you'll pay slightly more before Medicare Part D begins paying its share if you have a plan with the highest possible deductible.

After the deductible is met, you pay 25% of covered costs up to the initial coverage limit. Some plans may offer a \$0 deductible for lower cost (Tier 1 and Tier 2) drugs.

2. The initial coverage limit (ICL) will increase from \$4,430 in 2022 to \$4,660 in 2023.

This means you can purchase prescriptions worth \$4,660 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 drug manufacturers, being in the Donut Hole isn't nearly as expensive as it used to be — and exiting it may be easier than you'd think.

While 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.

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

3. The Medicare Part D true (or total) out-of-pocket (TrOOP) threshold will bump up to \$7,400 in 2023, a \$350 increase from the previous year.

The true (or total) out-of-pocket (TrOOP) threshold marks the point at which Medicare Part D Catastrophic Coverage begins. Under Catastrophic Coverage, you only pay a small copayment for covered drugs for the rest of the year.

4. Catastrophic coverage copays will cost between \$0.20 to \$0.50 more in 2023 compared to the previous year.

You will now pay \$10.35 for brand-name drugs and \$4.15 for generics (or 5% of retail costs, whichever is higher). Still have questions? Visit mygnp.com/medicare-part-d or talk with your pharmacist.

HEALTH & FITNESS

What Is Breast Self-Awareness?

The standard recommendation used to be that women should perform monthly breast self-exams. However, according to the American Cancer Society (ACS), these exams aren't particularly helpful in early detection of breast cancer in average-risk women receiving regular mammogram screenings.

In fact, the ACS reports that most women discover signs of breast cancer (such as lumps or nipple discharge) during their normal daily activities, such as getting dressed or bathing. That's why the ACS now recommends that women instead become familiar with how their breasts typically feel and look — also known as breast self-awareness — and contact a doctor right away if anything changes.

Unlike breast self-exams, breast self-awareness doesn't require you to stick to a specific schedule or follow a complex method of checking your breasts. Instead, women should simply tune into what is normal for their bodies — and be alert to any changes that aren't part of the monthly breast changes they experience during their periods.

What kind of changes should women be on the lookout for? Johns Hopkins recommends that women look out for any of these changes:

- Lumps and bumps, or swelling.
- Changes to the skin of the breasts.
- Nipple discharge other than milk, especially if it's bloody.
- Change in the size or shape of the breasts.
- Skin irritation or redness, or thickening of the skin of the breasts.
- Swollen lymph nodes in the armpit.
- Painful, red, or swollen nipples.

If you see anything that's out of the ordinary and not connected with your monthly cycle, contact your doctor.



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OCTOBER RECIPE

Loaded Baked Potato and Cauliflower Soup

Prep Time	Cook Time	Total Time	Makes
15 minutes	45 minutes	1 hour	8 one-cup servings

Loaded baked potato soup is a long-standing favorite. This version includes roasted cauliflower for an added nutritional punch, but it doesn't skimp on the potato flavor. It's relatively easy to make, and it reheats beautifully as leftovers.

Ingredients

- 5 cups cauliflower florets (from 1 medium head)
- 2 tablespoons olive oil, divided
- Salt and pepper to taste
- 1 large yellow onion, chopped
- 4 cloves garlic, thinly sliced
- 1 tablespoon fresh thyme leaves
- 2 medium russet potatoes (about 1 pound), peeled and cut into 2-inch cubes
- 2 cups chicken or vegetable stock
- 1 cup milk
- Optional garnishes: crumbled bacon, sliced scallions, shredded cheddar, sour cream

Tools

- Cutting board
- Chef's knife
- Measuring cups and spoons
- Sheet pan
- Large pot
- Wooden spoon
- Ladle
- Blender or immersion blender

Instructions

1. Roast the cauliflower

Heat the oven to 400°F. Toss the cauliflower on the sheet pan with 1 tablespoon olive oil, a pinch of salt, and a crack of pepper. Roast for 25 minutes, until the cauliflower is soft and slightly browned in places. Set aside.

2. Cook the soup

Heat the remaining olive oil in a large pot over medium-high heat. Add the onion and cook for about 2 minutes (stirring continuously), until the onions are translucent and have begun to soften. Add the garlic and thyme, and cook, stirring, for 1 minute more, until fragrant. Add the potatoes and stock, season with a big pinch of salt, and bring everything to a boil. Reduce the heat to a simmer, cover the pot, and cook for about 15 minutes, until the potatoes are tender and can be easily mashed with a fork.

3. Blend the soup

If you're using an immersion blender, add milk and cauliflower to the pot and blend until smooth.

If you're using a standing blender, add ½ of the cooked mixture to the blender at a time, along with ½ of the cauliflower and ½ cup of milk. Blend until smooth and repeat until all the soup is blended.

4. Serve

Pour the soup into bowls and top it with the garnishes of your choice. We like crispy crumbled bacon, scallions, and cheddar cheese.

KIDS CAN!

- Toss cauliflower on the sheet pan
- Mix ingredients in the pot

ASK A PHARMACIST

What Is the Quickest Way to Get Rid of a Cough or Cold?

Brad Williams
Pharmacist
South Fork Pharmacy
Moorefield, West Virginia

If you don't incorporate a hot toddy into your response to this question, you're probably not doing it right! In all seriousness, the honey in a hot toddy is beneficial to many in quelling a cough. If you are seeking a more "modern" approach, rest, hydration, and first-generation antihistamines (such as chlorpheniramine and diphenhydramine) are the most effective options for drying mucus secretions, and they have a moderate anti-tussive effect. With the added benefit of sedation associated with first-generation antihistamines, you will likely rest easier, as well. However, if you are elderly or have prostate issues, antihistamines are to be avoided.

Another option that may benefit certain patients are dextromethorphan products, which include some cough syrups and suppressants. Then there is the cough drop. Demulcents, which can be found in certain types of cough drops, can soothe irritated throats and decrease the cough reflex in some patients, while menthol-containing drops are modestly effective. Steamy showers and cool-mist humidifiers round out my recommendations for quickly quelling your cough and cold symptoms.

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LOCAL LOVE

Roden-Smith Pharmacy Clovis, New Mexico



"What makes us unique is our commitment to being engaged in the most modern services that pharmacies can provide by offering forward-thinking solutions while also continuing to hold true to our grassroots, local connections to the community."

Micah Lansford, Pharmacist and Owner

How many years has your pharmacy been in business?

Roden-Smith has been in business for 75 years. My family has owned it since 1996, and I bought it from my dad nearly four years ago.

What has been the most significant change within your pharmacy over the past five years, and how has it helped you serve your patients better?

Medication synchronization has been by far the most significant change within our pharmacy. We have sold out to this model of managing prescriptions and taking care of patients. This service helps ease many of our patients' frustrations, allowing them to make fewer visits to the pharmacy while also receiving comprehensive care that includes monthly check-ins and updates to their regimen.

What is your favorite thing about being a pharmacist?

My favorite thing about being a pharmacist is being able to build relationships with my patients that allow me to be available and helpful when medical concerns arise. Additionally, I would say that because there is only so much that one person or pharmacist can do, and only so many relationships they can foster, I also really enjoy building systems and efficiencies within the pharmacy so that anyone on our team can step into that role as necessary and best serve our patients.

What makes your pharmacy unique?

While Roden-Smith Pharmacy has a storied 75-year history in Clovis, what makes us unique is our commitment to being engaged in the most modern services that pharmacies can provide by offering forward-thinking solutions while also continuing to hold true to our grassroots, local connections to the community by maintaining sincere relationships, knowing our patients, and being involved in the community we serve.

What excites you most about the future of independent pharmacy?

Meaningful prescriptive authority that would allow pharmacists to step in and provide urgent care from behind the counter is what excites me most about the future of independent pharmacy. This would allow patients to experience immediate relief from their medical inconveniences. When we can test, prescribe, and dispense on the spot for something like the flu, strep, or a UTI, our patients' lives will be less disrupted by everyday illnesses — and they can avoid complex and backed-up primary care offices. This is especially true in New Mexico, where we have an extreme shortage of both specialty and primary care providers.

What does *Locally Loved* mean to you?

Locally Loved means being a part of a community that cares for each other. It is more tangible than doing business with a large corporation, because it benefits your local community.