



855-724-9400

**Connelly Law Offices, Ltd.**  
*Certified Elder Law Attorney*

*Understanding Your Medicare*

**A Hospital**



**B Doctor**



**Original Medicare - Provided by the Federal Government**

**C Medicare Advantage Plans**

Always Includes

May Include

**A + B**

**D**

**D Prescriptions**



**Provided by private companies of your choice**

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## *The Donut Hole Explained*

One of the most confusing and oft asked questions we at Connelly Law get from clients during Estate Planning meetings is, *“What does Medicare mean by the Donut Hole and how does it affect me?”* Let’s take a look at what the donut hole in Medicare Part D means for 2018.



At the beginning of the year, your plan starts. Like a donut, it is fresh and you are just beginning to enjoy it. Your plan will pay 100% of drug costs until you reach the **\$405.00 deductible**.



You have bitten into the donut, called the **initial coverage period**. You will now pay a portion of the co-pay until your total drug costs reach **\$3750.00** for 2018.



You have now reached the **“donut hole”**. Like a donut hole, there is almost nothing here. The same for your prescription drug coverage. You are now responsible to pay a higher percentage of drug costs until it reaches **\$5000**. *In other words, your expenditures for drugs will be another \$1250 in out of pocket costs.*



Once past the donut hole, you have reached the **Catastrophic Coverage** portion of your plan. Now your insurance will now cover **95%** of drug costs until the end of the year.



You reach the end of the coverage year on December 31, the process begins again on January 1 of the new year.

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