

PART D PLAN AVAILABILITY IN 2010 AND KEY CHANGES SINCE 2006

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The Centers for Medicare & Medicaid Services (CMS) recently released information about the Medicare Part D stand-alone prescription drug plans (PDPs) that will be available in 2010.³ Nearly 27 million beneficiaries are enrolled in Part D plans, of whom two-thirds are in PDPs. This Medicare Part D Spotlight provides an overview of the 2010 stand-alone PDP options and key changes from prior years.⁴

Part D Plan Availability

- In 2010, a total of 1,576 PDPs will be offered nationwide, down from 1,689 PDPs in 2009 and a peak of 1,875 plans in 2007, but still higher than the 1,429 PDPs in 2006. **(Exhibit 1)**
 - The number of PDPs per region in 2010 will range from a low of 41 PDPs in Alaska and Hawaii to a high of 55 PDPs in the Pennsylvania/West Virginia region. These numbers are down slightly from a range of 45 PDPs (Alaska) to 57 PDPs (PA/WV) in 2009. **(Appendix 1)**

Monthly Premiums

- The average monthly PDP premium in 2010 (weighted by 2009 enrollment, assuming beneficiaries remain in their current plan) will be \$38.94.⁵ This is an 11 percent increase from the weighted average monthly premium of \$35.09 in 2009, and a 50 percent increase from \$25.93 in 2006, the first year of the Medicare Part D drug benefit. **(Exhibit 2)**
- Average monthly premiums (weighted by enrollment) have risen every year since 2006 for PDPs. The increase in monthly Part D premiums in 2010 is likely to result in reductions in monthly Social Security payments for many Part D enrollees, because there will be no Social Security cost-of-living increase in 2010.⁶
 - About 1.2 million beneficiaries enrolled in PDPs will experience an increase of at least \$10 in their monthly plan premium unless they select a less expensive plan.
- Average weighted PDP monthly premiums will vary widely in 2010 within and across regions, ranging from \$26.76 per month for PDPs in the New Mexico region to \$46.66 per month for PDPs in the Idaho and Utah region. **(Appendix 1)**
- Since 2006, average monthly premiums have increased dramatically for some of the most popular Part D plans. For example, the average premium for AARP Preferred, with 2.7 million enrollees in 2009, has increased from \$26.31 in 2006 to \$39.39 in 2010; while the average premium for Humana PDP Enhanced, with 1.1 million enrollees in 2009, has nearly tripled from \$14.73 in 2006 to \$41.53 in 2010. By contrast, CCRx Basic has a lower average premium in 2010 (\$29.17) than in 2006 (\$30.94). **(Exhibit 3)**

Benefit Design: The Coverage Gap and Deductibles

- Most Part D plans offer little or no gap coverage in 2010. In the absence of gap coverage, enrollees pay 100 percent of the cost of their drugs in the coverage gap, or “doughnut hole,” which will begin after an enrollee incurs \$2,830 in total drug spending in 2010. Catastrophic coverage will begin

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² This analysis updates the previous version (released in October 2009) and incorporates additional data released by CMS, including information on WellCare plans and a crosswalk file that allows a more accurate linkage between 2009 and 2010 plans.

³ “Robust Medicare Health and Drug Plan Coverage Continues in 2010, Beneficiary Protections Strengthened,” October 1, 2009; 2010 PDP, MA, and SNP Landscape Source Files and related files are available at <http://www.cms.hhs.gov/PrescriptionDrugCovGenIn/>.

⁴ Other Medicare Part D 2010 Data Spotlights, based on the authors’ analysis of CMS data, are available at <http://www.kff.org/medicare/med110909pkg.cfm>.

⁵ Most PDPs were matched by contract and plan IDs, as well as by a crosswalk file posted by CMS mapping 2009 to 2010 plans.

⁶ Under current law, a so-called “hold-harmless” provision prevents Social Security payments from decreasing from one year to the next as a result of Part B premium increases; however, the hold-harmless provision does not apply to Part D premiums for the voluntary Medicare prescription drug benefit. For more information, see <http://www.kff.org/medicare/7912.cfm>.

when an enrollee has spent a total of \$4,550 out of pocket (or \$6,440 in total drug costs under the standard benefit design). **(Appendix 2)**

- Eighty percent of all PDPs will not offer any gap coverage in 2010, up from 75 percent in 2009 but down from 85 percent in 2006. **(Exhibit 4)**
 - Among the 20 percent of PDPs offering gap coverage in 2010, nearly all will limit gap coverage to generic drugs, with no gap coverage for brand-name drugs, as in recent years. **(Exhibit 5)**
 - About 2 percent of PDPs (35 plans, including a CIGNA plan offered in all 34 regions and a local plan in Wisconsin) will cover a "few" brand-name drugs (defined as less than 10 percent of brands on formulary) in the coverage gap in 2010.
- In 2010, 60 percent of PDPs will charge a deductible. Over half of the PDPs with a deductible will charge the standard \$310 amount. **(Exhibit 6)**
 - Use of a deductible is considerably higher than in previous years, when 42 percent of PDPs in 2006 and 45 percent in 2009 charged a deductible.
 - The largest increase comes from plans adding deductibles less than the standard amount.

Low-income Subsidy ("Benchmark") Plans

- The availability of benchmark plans – PDPs available for no monthly premium to low-income subsidy (LIS) enrollees – has decreased significantly over time.
 - Compared to 2006, there will be 102 fewer plans available in 2010 for enrollment of LIS recipients for \$0 premium (307 plans), a 25 percent decrease. **(Exhibit 7)**
- About 3.3 million people – 4 of every 10 LIS beneficiaries – are enrolled in benchmark PDPs in 2009 that will no longer qualify as benchmark plans in 2010. **(Exhibit 8)**
 - Nearly two-thirds (65 percent) must switch plans on their own or pay premiums if they remain in their 2009 plans. CMS will reassign the other LIS enrollees. All affected LIS beneficiaries will receive letters from CMS either informing them of their reassignment or reminding them that they can choose a different plan and avoid a premium.⁷
 - Without new CMS policies for 2010 related to how the benchmark is calculated, fewer LIS plans would have been available. According to CMS, more LIS beneficiaries would thus have had to pay premiums if they were not reassigned or did not select a new plan on their own.⁸
- The number of benchmark plans available in 2010 will vary by region, from 4 benchmark PDPs in the Maine/New Hampshire region (out of 43 PDPs) to 15 benchmark PDPs in the Arkansas region (out of 49 PDPs). **(Exhibit 9)**
 - LIS plan availability will decline in 18 of 34 regions between 2009 and 2010, while more LIS plans will be available in 13 regions. **(Exhibit 10)**
 - The largest increase in LIS plan availability will occur in Arizona, Louisiana, Missouri, and Nevada. For example, the number of LIS plans in Nevada will increase from 1 PDP in 2009 to 5 PDPs in 2010, and the number in Missouri will rise from 6 PDPs to 13 PDPs. By contrast, the number of plans in Wisconsin will drop from 16 PDPs to 10 PDPs.
- The number of benchmark plans offered by the major Part D organizations has fluctuated substantially during the program's five years.
 - In 2006, Humana, UnitedHealth, WellCare, and WellPoint qualified to offer LIS plans in nearly all regions, but in 2010 Humana will have LIS plans in only 3 regions and WellPoint will have these plans in only 9 regions. Among the six plan sponsors shown, all had benchmark plans in 23 or more of the 34 regions in 2006, but only Universal American and UnitedHealth will qualify with benchmark plans in as many as 23 regions in 2010. **(Exhibit 11)**

⁷ This calculation is based on CMS reassignment data released on October 1, 2009.

⁸ See "Medicare Demonstration to Revise the Part D Low-Income Benchmark Calculation," as approved on August 11, 2009, for an explanation of the CMS's demonstration for benchmark premium calculations in 2010.

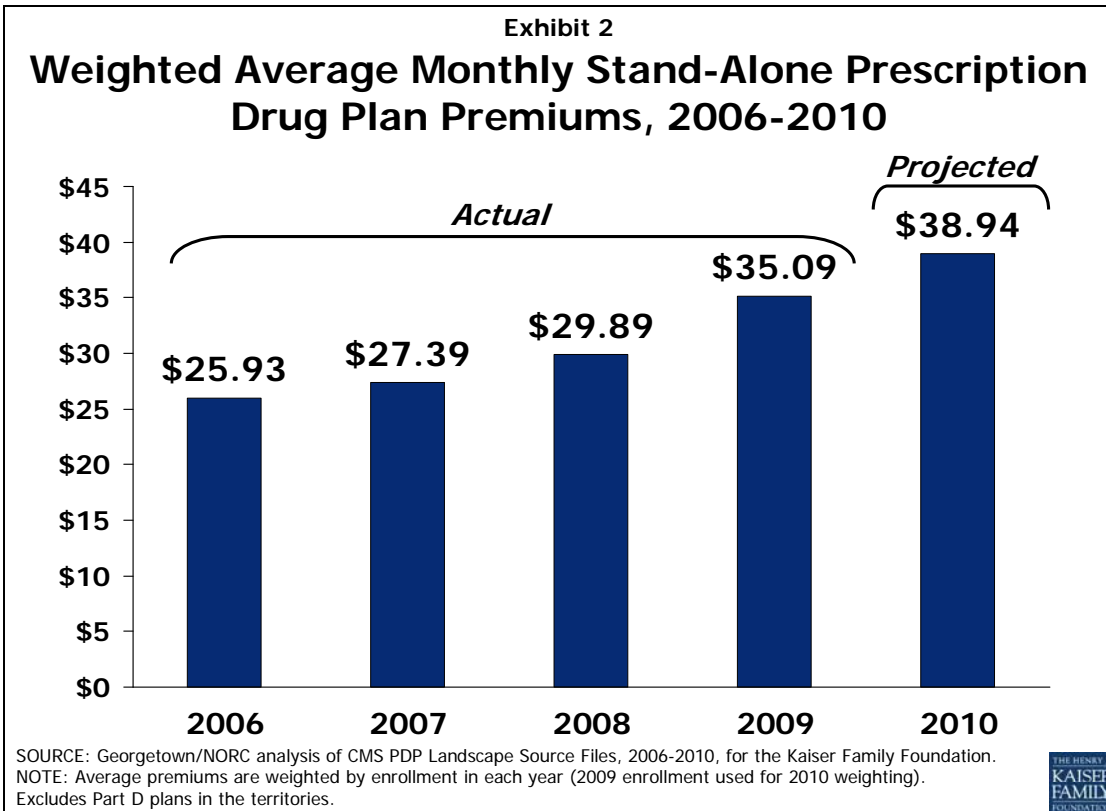
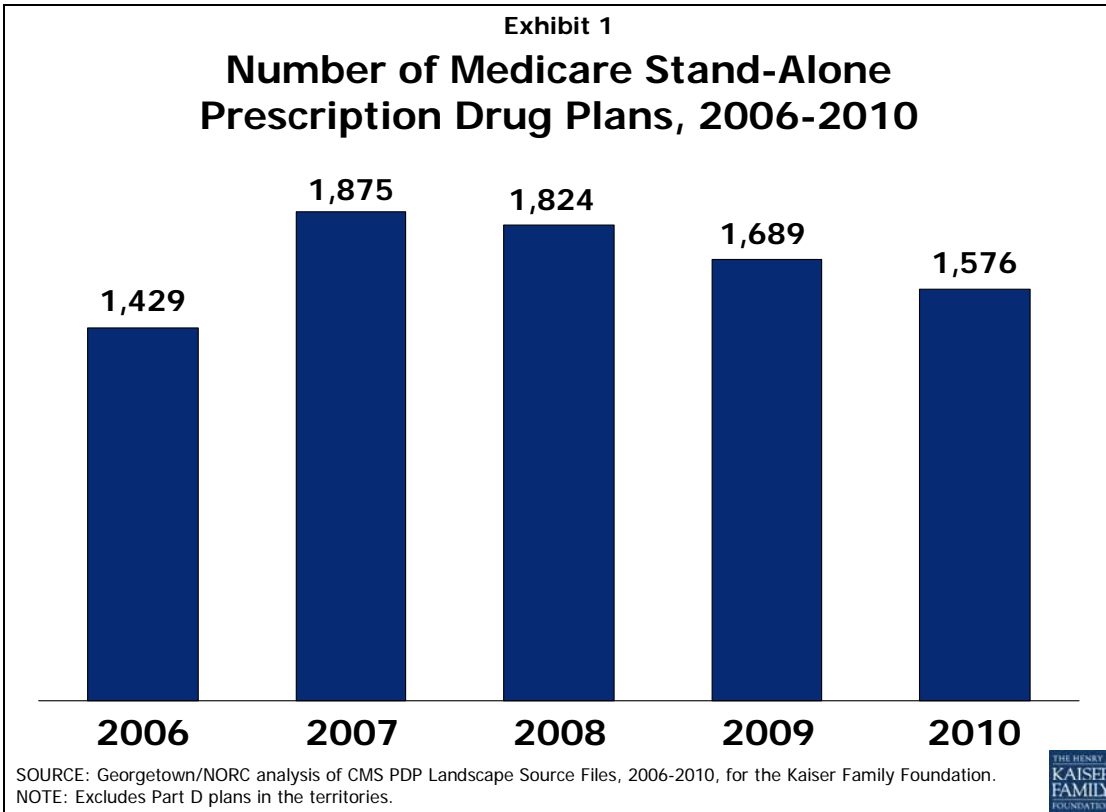


Exhibit 3

Premiums in Medicare Stand-Alone Prescription Drug Plans with Highest 2009 Enrollment, 2006-2010

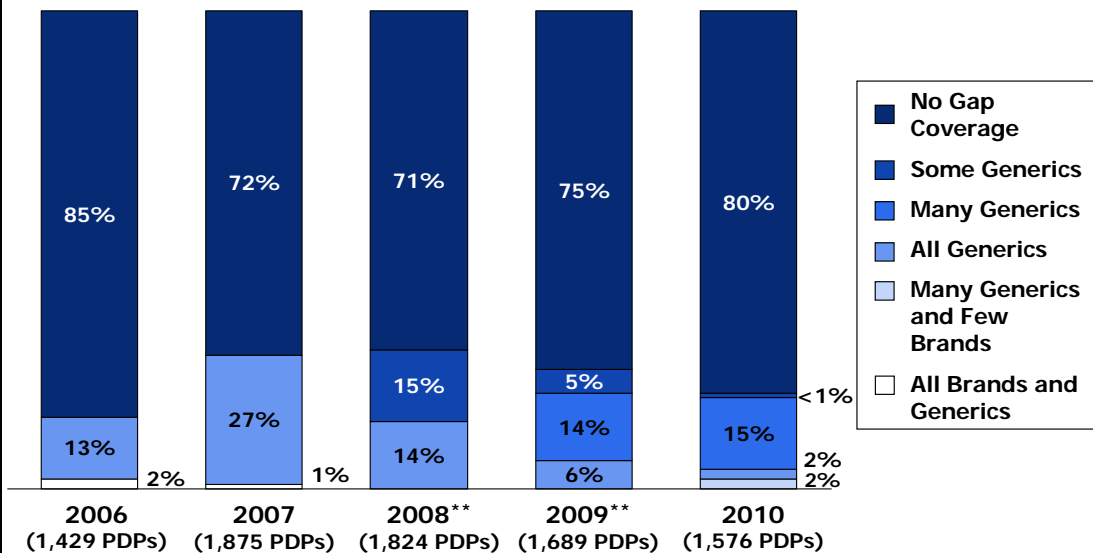
| Name of PDP | 2009 Enrollment (of 16.5 million)* | | Weighted Average Monthly Premium** | | | % Change | |
|---------------------------|------------------------------------|------------|------------------------------------|---------|---------|-----------|-----------|
| | Number | % of Total | 2006 | 2009 | 2010 | 2009-2010 | 2006-2010 |
| AARP MedicareRx Preferred | 2,947,804 | 17.8% | \$26.31 | \$37.03 | \$39.39 | 6% | 50% |
| Humana PDP Enhanced | 1,588,037 | 9.6% | \$14.73 | \$38.21 | \$41.53 | 9% | 182% |
| AARP MedicareRx Saver*** | 1,162,808 | 7.0% | \$14.43 | \$28.69 | \$30.68 | 7% | 113% |
| CCRx Basic | 1,111,392 | 6.7% | \$30.94 | \$30.18 | \$29.17 | - 3% | - 6% |
| Silverscript Value | 896,128 | 5.4% | \$28.32 | \$27.86 | \$33.91 | 22% | 20% |

SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010, for the Kaiser Family Foundation.
 NOTE: *2009 enrollment estimates combine actual enrollment in 2009 with expected enrollment gains due to plan consolidations and renewals for 2010. **Average premiums are weighted by enrollment in each region for each year (2009 enrollment used for 2010 weighting). *** Plan not offered in 2006; premium amount shown in 2006 column is for 2007, change is from 2007-2010.



Exhibit 4

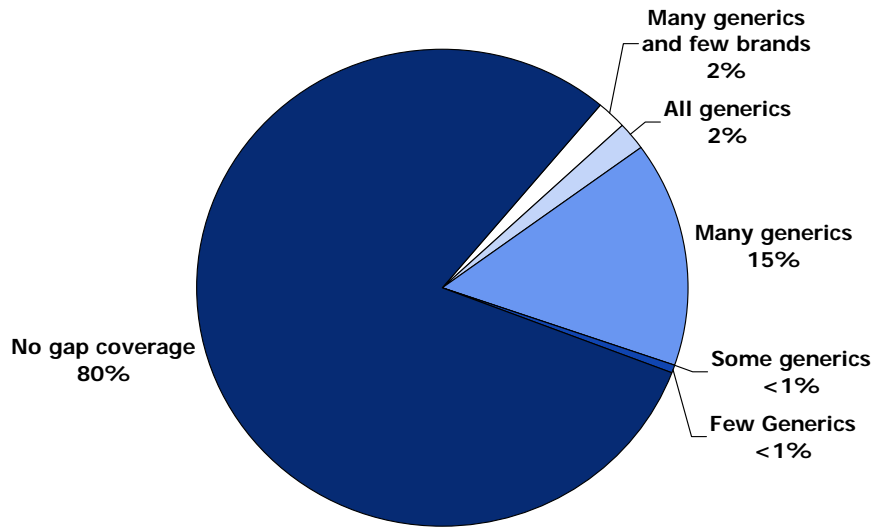
Share of Medicare Stand-Alone Prescription Drug Plans, By Type of Gap Coverage*, 2006-2010



SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010, for the Kaiser Family Foundation.
 NOTE: * Percent of formulary drugs covered in the gap: "few" =>0%-<10%; "some" = ≥10%-<65%; "many" = ≥65%-<100%.
 ** In 2008, one PDP offered gap coverage for brand-name drugs (rounds to 0%). In 2009, three PDPs offered gap coverage for brand-name drugs (rounds to 0%).



Exhibit 5
Share of Medicare Stand-Alone Prescription Drug Plans, By Type of Gap Coverage *, 2010

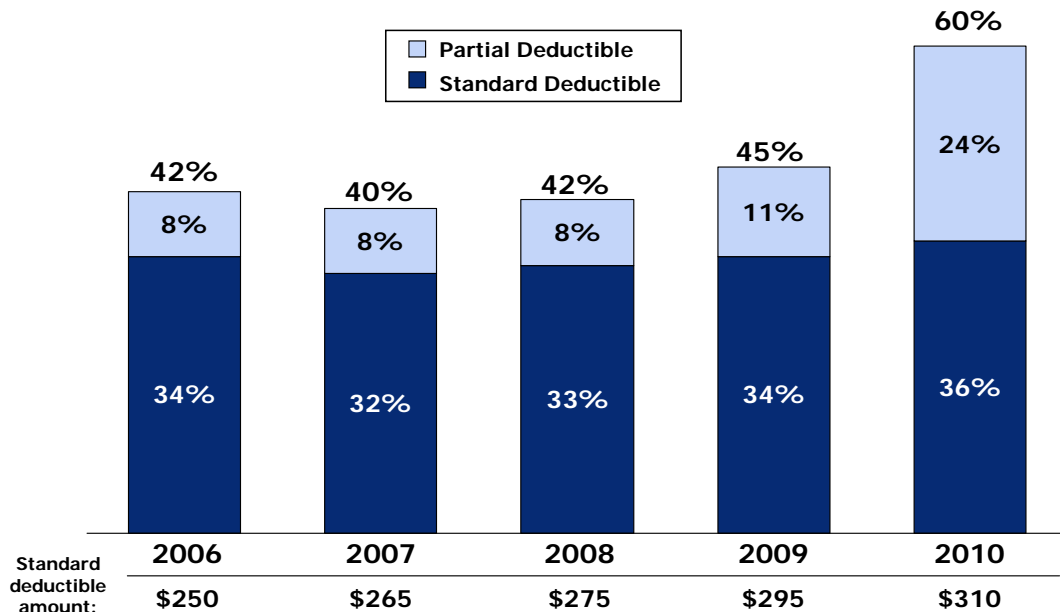


Total Number of PDPs in 2010 = 1,576

SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2010, for the Kaiser Family Foundation.
 NOTE: * Percent of formulary drugs covered in the gap: "few" =>0%-<10%; "some" =>10%-<65%; "many" =>65%-<100%.



Exhibit 6
Share of Medicare Stand-Alone Prescription Drug Plans with a Deductible, 2006-2010



Standard deductible amount:

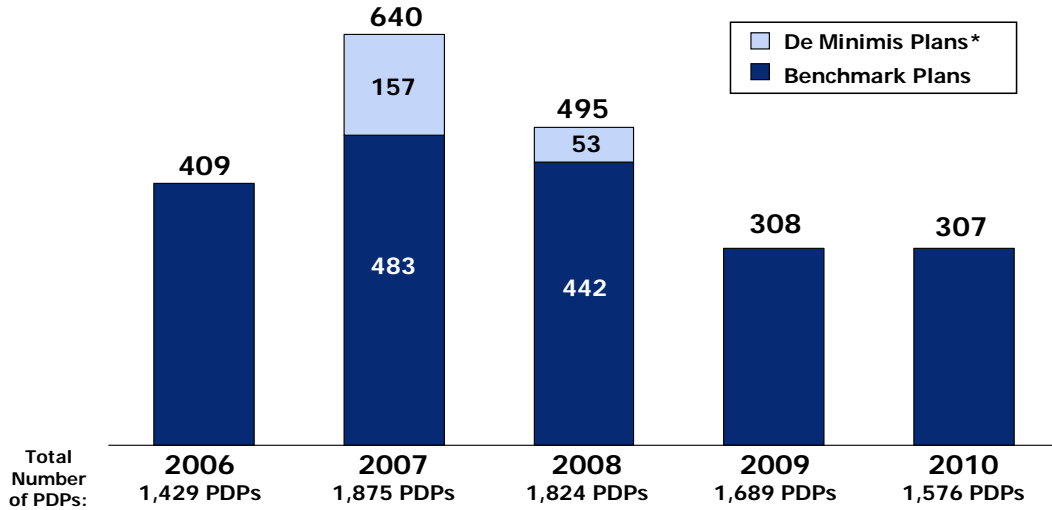
| | | | | |
|-------|-------|-------|-------|-------|
| 2006 | 2007 | 2008 | 2009 | 2010 |
| \$250 | \$265 | \$275 | \$295 | \$310 |

SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010, for the Kaiser Family Foundation.
 NOTE: Estimates may not sum to total due to rounding.



Exhibit 7

Number of Medicare Stand-Alone Prescription Drug Plans Available Without a Premium to Low-Income Subsidy Recipients, 2006-2010

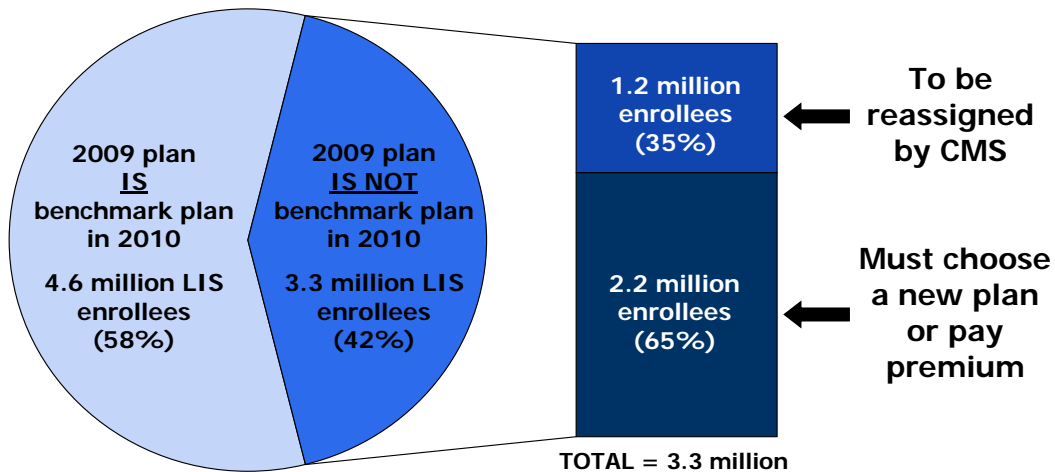


SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010, for the Kaiser Family Foundation.
 NOTE: Excludes PDPs in the territories. *Under a Medicare demonstration, de minimis plans were eligible to retain LIS beneficiaries despite exceeding the benchmark premium by \$2 in 2007 and \$1 in 2008.



Exhibit 8

Low-Income Subsidy (LIS) Enrollment in Benchmark Plans, as of 2010 Open Enrollment Period



Total LIS Enrollment in PDPs in 2009 = 7.9 million

SOURCE: Georgetown/NORC analysis of CMS enrollment files for the Kaiser Family Foundation.
 NOTES: Estimates may not sum to total due to rounding. Analysis includes enrollment in stand-alone prescription drug plans only. CMS is Centers for Medicare & Medicaid Services.

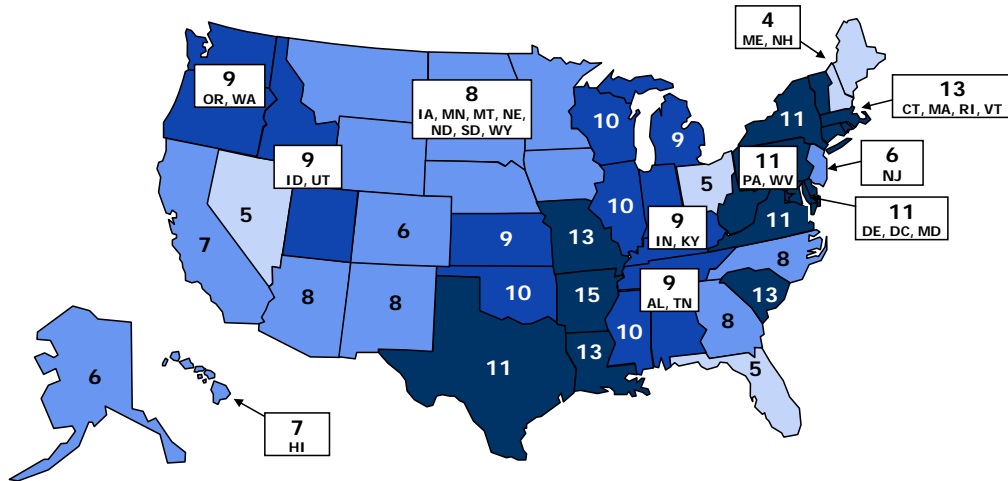


Exhibit 9

Number of Benchmark Plans, by Region, 2010

Total Number of Benchmark Plans Across All Regions = 307

4 to 5 (4 regions)
 6 to 8 (10 regions)
 9 to 10 (10 regions)
 11 to 15 (10 regions)



SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2010, for the Kaiser Family Foundation.

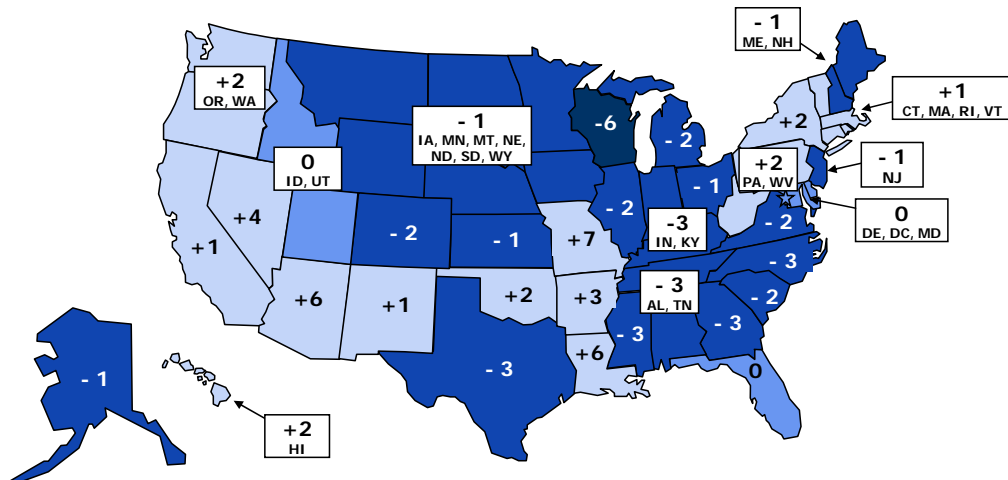


Exhibit 10

Change in Number of Benchmark Plans, By Region, 2009-2010

Net Change in Benchmark Plans Across All Regions = - 1

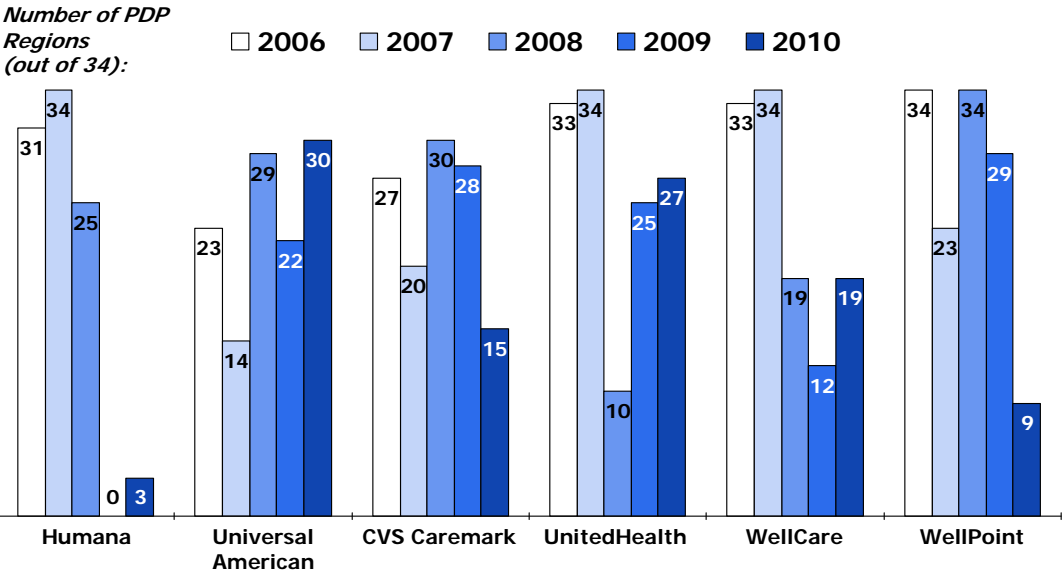
+1 to +7 (13 regions)
 0 (3 regions)
 -1 to -3 (17 regions)
 -6 (1 region)



SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2009-2010, for the Kaiser Family Foundation.



Exhibit 11
Number of Benchmark Plans Offered by
Six Major Part D Organizations, 2006-2010



SOURCE: Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010, for the Kaiser Family Foundation.
 NOTE: Counts include combined offerings of merged organizations, but do not include offerings by local subsidiaries of WellPoint.



Appendix 1: Medicare Stand-Alone Prescription Drug Plans by State, 2006-2010

| STATE | Number of PDPs | | | | | 2010 Monthly PDP Premiums | | |
|--------------------------|----------------|------|------|------|------|---------------------------|------------------|----------|
| | 2006 | 2007 | 2008 | 2009 | 2010 | Low | Weighted Average | High |
| Alabama | 41 | 56 | 53 | 49 | 46 | \$22.00 | \$37.40 | \$100.70 |
| Alaska | 27 | 45 | 47 | 45 | 41 | \$23.80 | \$41.56 | \$99.80 |
| Arizona | 43 | 53 | 51 | 49 | 46 | \$10.30 | \$30.96 | \$82.20 |
| Arkansas | 40 | 58 | 55 | 52 | 49 | \$14.20 | \$37.07 | \$100.80 |
| California | 47 | 55 | 56 | 51 | 47 | \$17.60 | \$36.03 | \$105.50 |
| Colorado | 43 | 55 | 55 | 53 | 48 | \$16.90 | \$40.43 | \$98.70 |
| Connecticut | 44 | 51 | 51 | 47 | 48 | \$10.80 | \$41.24 | \$100.80 |
| Delaware | 47 | 55 | 52 | 48 | 45 | \$11.60 | \$42.92 | \$120.20 |
| District of Columbia | 47 | 55 | 52 | 48 | 45 | \$11.60 | \$42.92 | \$120.20 |
| Florida | 43 | 57 | 58 | 54 | 49 | \$19.80 | \$38.76 | \$100.40 |
| Georgia | 42 | 55 | 54 | 50 | 45 | \$21.60 | \$36.98 | \$108.10 |
| Hawaii | 29 | 46 | 49 | 47 | 41 | \$11.20 | \$28.76 | \$99.40 |
| Idaho | 44 | 56 | 54 | 51 | 48 | \$18.70 | \$46.66 | \$106.20 |
| Illinois | 42 | 56 | 53 | 49 | 46 | \$21.50 | \$37.55 | \$105.90 |
| Indiana | 42 | 53 | 52 | 48 | 44 | \$23.10 | \$43.41 | \$100.70 |
| Iowa | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Kansas | 40 | 53 | 52 | 48 | 46 | \$19.00 | \$42.84 | \$93.40 |
| Kentucky | 42 | 53 | 52 | 48 | 44 | \$23.10 | \$43.41 | \$100.70 |
| Louisiana | 39 | 52 | 50 | 47 | 45 | \$25.10 | \$36.90 | \$98.30 |
| Maine | 41 | 53 | 53 | 46 | 43 | \$14.70 | \$32.63 | \$87.20 |
| Maryland | 47 | 55 | 52 | 48 | 45 | \$11.60 | \$42.92 | \$120.20 |
| Massachusetts | 44 | 51 | 51 | 47 | 48 | \$10.80 | \$41.24 | \$100.80 |
| Michigan | 40 | 54 | 55 | 51 | 46 | \$16.60 | \$41.72 | \$102.50 |
| Minnesota | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Mississippi | 38 | 52 | 49 | 47 | 45 | \$19.90 | \$39.37 | \$99.60 |
| Missouri | 41 | 53 | 52 | 48 | 45 | \$25.10 | \$44.09 | \$104.00 |
| Montana | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Nebraska | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Nevada | 44 | 54 | 53 | 49 | 46 | \$20.40 | \$37.72 | \$104.70 |
| New Hampshire | 41 | 53 | 53 | 46 | 43 | \$14.70 | \$32.63 | \$87.20 |
| New Jersey | 44 | 57 | 57 | 52 | 47 | \$15.00 | \$39.75 | \$103.50 |
| New Mexico | 43 | 57 | 55 | 50 | 47 | \$15.90 | \$26.76 | \$82.70 |
| New York | 46 | 61 | 55 | 51 | 50 | \$19.50 | \$35.35 | \$117.50 |
| North Carolina | 38 | 51 | 52 | 49 | 47 | \$17.10 | \$43.22 | \$103.80 |
| North Dakota | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Ohio | 43 | 60 | 58 | 49 | 46 | \$22.60 | \$38.54 | \$102.20 |
| Oklahoma | 42 | 56 | 52 | 49 | 46 | \$23.50 | \$39.68 | \$105.50 |
| Oregon | 45 | 57 | 55 | 48 | 44 | \$8.80 | \$40.42 | \$109.30 |
| Pennsylvania | 52 | 66 | 63 | 57 | 55 | \$16.70 | \$36.92 | \$110.70 |
| Rhode Island | 44 | 51 | 51 | 47 | 48 | \$10.80 | \$41.24 | \$100.80 |
| South Carolina | 45 | 59 | 56 | 53 | 47 | \$23.80 | \$40.97 | \$102.60 |
| South Dakota | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| Tennessee | 41 | 56 | 53 | 49 | 46 | \$22.00 | \$37.40 | \$100.70 |
| Texas | 47 | 60 | 56 | 53 | 50 | \$21.00 | \$36.43 | \$113.40 |
| Utah | 44 | 56 | 54 | 51 | 48 | \$18.70 | \$46.66 | \$106.20 |
| Vermont | 44 | 51 | 51 | 47 | 48 | \$10.80 | \$41.24 | \$100.80 |
| Virginia | 41 | 53 | 52 | 48 | 44 | \$16.30 | \$41.30 | \$97.90 |
| Washington | 45 | 57 | 55 | 48 | 44 | \$8.80 | \$40.42 | \$109.30 |
| West Virginia | 52 | 66 | 63 | 57 | 55 | \$16.70 | \$36.92 | \$110.70 |
| Wisconsin | 45 | 54 | 57 | 53 | 48 | \$16.80 | \$42.97 | \$99.80 |
| Wyoming | 41 | 53 | 52 | 48 | 46 | \$22.80 | \$41.59 | \$104.10 |
| TERRITORY | | | | | | | | |
| American Samoa | 1 | 3 | 4 | 4 | 3 | \$29.90 | \$34.32 | \$74.90 |
| Guam | 1 | 3 | 4 | 4 | 3 | \$26.60 | \$31.65 | \$74.50 |
| Northern Mariana Islands | 1 | 3 | 4 | 4 | 3 | \$29.20 | \$35.46 | \$74.70 |
| Puerto Rico | 10 | 28 | 34 | 33 | 29 | \$1.50 | \$40.16 | \$83.00 |
| Virgin Islands | 4 | 6 | 7 | 7 | 6 | \$2.50 | \$25.67 | \$91.30 |

SOURCE: Kaiser Family Foundation/Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010.

NOTE: Weighted average premiums are based on total enrollment for 2009 for the region in which a state is located.

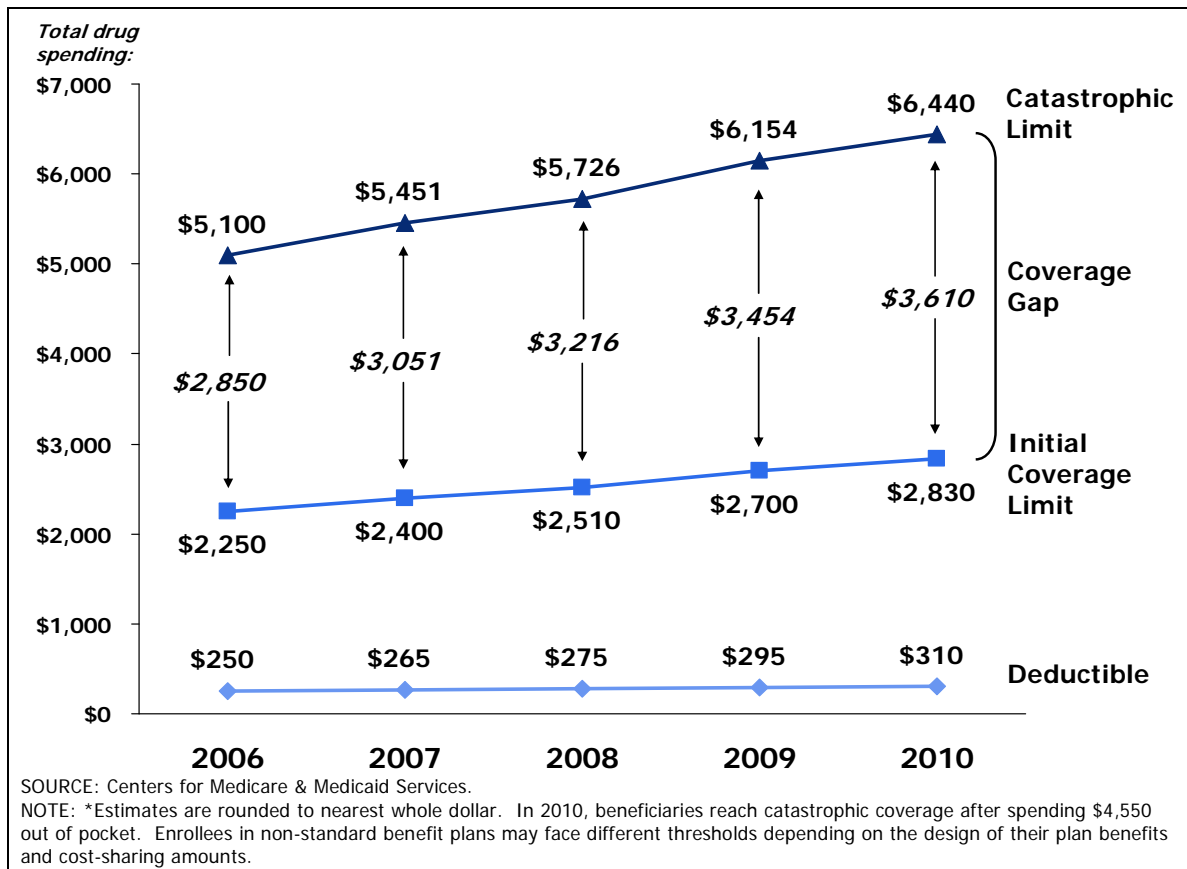
**Appendix 1 (continued):
Medicare Stand-Alone Prescription Drug Plans by State, 2006-2010**

| STATE | Number of PDPs With No Coverage in the Gap | | | | | Number of PDPs Below Low-Income Subsidy Benchmark | | | | |
|--------------------------|--|------|------|------|------|---|------|------|------|-------|
| | 2006 | 2007 | 2008 | 2009 | 2010 | 2006 | 2007 | 2008 | 2009 | 2010* |
| Alabama | 35 | 39 | 38 | 38 | 37 | 9 | 17 | 15 | 12 | 9 |
| Alaska | 22 | 33 | 33 | 34 | 34 | 8 | 17 | 15 | 7 | 6 |
| Arizona | 37 | 38 | 36 | 37 | 38 | 6 | 10 | 7 | 2 | 8 |
| Arkansas | 34 | 40 | 39 | 39 | 39 | 13 | 23 | 18 | 12 | 15 |
| California | 40 | 41 | 41 | 39 | 38 | 10 | 14 | 9 | 6 | 7 |
| Colorado | 36 | 40 | 39 | 40 | 39 | 10 | 19 | 12 | 8 | 6 |
| Connecticut | 37 | 36 | 36 | 35 | 38 | 11 | 20 | 14 | 12 | 13 |
| Delaware | 41 | 39 | 37 | 36 | 36 | 15 | 21 | 18 | 11 | 11 |
| District of Columbia | 41 | 39 | 37 | 36 | 36 | 15 | 21 | 18 | 11 | 11 |
| Florida | 35 | 41 | 40 | 39 | 39 | 6 | 10 | 8 | 5 | 5 |
| Georgia | 35 | 39 | 39 | 38 | 36 | 14 | 21 | 18 | 11 | 8 |
| Hawaii | 24 | 34 | 34 | 35 | 32 | 8 | 18 | 10 | 5 | 7 |
| Idaho | 38 | 40 | 39 | 39 | 39 | 14 | 20 | 14 | 9 | 9 |
| Illinois | 36 | 40 | 38 | 37 | 37 | 15 | 23 | 19 | 12 | 10 |
| Indiana | 35 | 37 | 37 | 36 | 35 | 13 | 19 | 17 | 12 | 9 |
| Iowa | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Kansas | 33 | 37 | 37 | 36 | 37 | 11 | 20 | 17 | 10 | 9 |
| Kentucky | 35 | 37 | 37 | 36 | 35 | 13 | 19 | 17 | 12 | 9 |
| Louisiana | 33 | 37 | 36 | 36 | 37 | 11 | 12 | 10 | 7 | 13 |
| Maine | 35 | 37 | 37 | 34 | 35 | 14 | 21 | 18 | 5 | 4 |
| Maryland | 41 | 39 | 37 | 36 | 36 | 15 | 21 | 18 | 11 | 11 |
| Massachusetts | 37 | 36 | 36 | 35 | 38 | 11 | 20 | 14 | 12 | 13 |
| Michigan | 34 | 39 | 39 | 38 | 37 | 14 | 26 | 17 | 11 | 9 |
| Minnesota | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Mississippi | 32 | 37 | 35 | 36 | 37 | 12 | 21 | 15 | 13 | 10 |
| Missouri | 34 | 37 | 37 | 36 | 36 | 10 | 15 | 13 | 6 | 13 |
| Montana | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Nebraska | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Nevada | 37 | 38 | 38 | 37 | 38 | 7 | 9 | 5 | 1 | 5 |
| New Hampshire | 35 | 37 | 37 | 34 | 35 | 14 | 21 | 18 | 5 | 4 |
| New Jersey | 38 | 40 | 39 | 39 | 37 | 14 | 20 | 18 | 7 | 6 |
| New Mexico | 37 | 40 | 39 | 38 | 39 | 8 | 14 | 11 | 7 | 8 |
| New York | 40 | 44 | 40 | 39 | 41 | 15 | 16 | 15 | 9 | 11 |
| North Carolina | 31 | 36 | 36 | 36 | 37 | 13 | 21 | 17 | 11 | 8 |
| North Dakota | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Ohio | 36 | 43 | 41 | 37 | 37 | 10 | 22 | 15 | 6 | 5 |
| Oklahoma | 35 | 40 | 37 | 37 | 37 | 12 | 20 | 13 | 8 | 10 |
| Oregon | 39 | 40 | 38 | 36 | 35 | 15 | 20 | 15 | 7 | 9 |
| Pennsylvania | 44 | 47 | 46 | 44 | 44 | 15 | 26 | 18 | 9 | 11 |
| Rhode Island | 37 | 36 | 36 | 35 | 38 | 11 | 20 | 14 | 12 | 13 |
| South Carolina | 39 | 43 | 41 | 41 | 38 | 16 | 26 | 20 | 15 | 13 |
| South Dakota | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| Tennessee | 35 | 39 | 38 | 38 | 37 | 9 | 17 | 15 | 12 | 9 |
| Texas | 41 | 43 | 40 | 40 | 40 | 16 | 19 | 15 | 14 | 11 |
| Utah | 38 | 40 | 39 | 39 | 39 | 14 | 20 | 14 | 9 | 9 |
| Vermont | 37 | 36 | 36 | 35 | 38 | 11 | 20 | 14 | 12 | 13 |
| Virginia | 35 | 37 | 37 | 36 | 35 | 16 | 21 | 17 | 13 | 11 |
| Washington | 39 | 40 | 38 | 36 | 35 | 15 | 20 | 15 | 7 | 9 |
| West Virginia | 44 | 47 | 46 | 44 | 44 | 15 | 26 | 18 | 9 | 11 |
| Wisconsin | 36 | 38 | 40 | 39 | 37 | 14 | 21 | 16 | 16 | 10 |
| Wyoming | 34 | 38 | 36 | 36 | 37 | 14 | 20 | 16 | 9 | 8 |
| TERRITORY | | | | | | | | | | |
| American Samoa | 1 | 2 | 3 | 3 | 2 | N/A | N/A | N/A | N/A | N/A |
| Guam | 1 | 2 | 3 | 3 | 2 | N/A | N/A | N/A | N/A | N/A |
| Northern Mariana Islands | 1 | 2 | 3 | 3 | 2 | N/A | N/A | N/A | N/A | N/A |
| Puerto Rico | 9 | 21 | 22 | 22 | 21 | N/A | N/A | N/A | N/A | N/A |
| Virgin Islands | 4 | 4 | 5 | 5 | 4 | N/A | N/A | N/A | N/A | N/A |

SOURCE: Kaiser Family Foundation/Georgetown/NORC analysis of CMS PDP Landscape Source Files, 2006-2010.

NOTES: Benchmark plans are not designated in the territories because low-income beneficiaries residing in the territories are not eligible for the LIS. Instead, the territories receive federal Medicaid funds to provide "wrap-around" Medicare drug coverage for beneficiaries who are dually eligible for Medicare and Medicaid benefits. Other low-income Medicare beneficiaries who have incomes below 150 percent of the federal poverty level, even those who receive partial Medicaid benefits, are not eligible for financial assistance to help with Part D premiums and cost sharing, though they would be eligible if they resided in the 50 states or the District of Columbia. (Mary Ellen Stahlman, "The Medicare Drug Benefit: Update on the Low-Income Subsidy," Issue Brief No. 833, National Health Policy Forum, July 2009.)

Appendix 2: Medicare Part D Standard Benefit Parameters, 2006-2010*



This publication (#7986) is available on the Kaiser Family Foundation's website at www.kff.org.

The authors gratefully acknowledge the assistance of Jennifer Huang in preparing this Part D Spotlight.