

VPharm Fact Sheet

What is VPharm?

VPharm is a pharmacy assistance program provided by the State of Vermont. VPharm works with your Medicare Part D plan to help lower the prescription costs you have to pay.

What are the benefits to VPharm?

VPharm will help pay your monthly Part D premium. It will also help pay your Part D plan's cost-sharing. Cost-sharing includes things like co-payments and the deductible. When you have VPharm, your prescription co-payments are \$1 or \$2.

Who is eligible for VPharm?

You are eligible for VPharm if:

- You are enrolled in a Medicare Part D plan AND
- You live in Vermont AND
- Your income is at or below 225% of the federal poverty level. You also need to apply for Extra Help through Social Security. Extra Help is also called Low Income Subsidy.

What are the VPharm income limits and costs?

There are three different levels of VPharm. This table shows the income limits and costs for each VPharm level for 2021:

VPharm Income Limits and Costs - 2021				
VPharm Level	Household of 1		Household of 2	
	Income Limit	Cost	Income Limit	Cost per person covered by VPharm
VPharm 1	\$1610	\$15	\$2178	\$15
VPharm 2	\$1879	\$20	\$2541	\$20
VPharm 3	\$2415	\$50	\$3267	\$50

How does VPharm work with your Part-D plan?

VPharm acts as a supplement to your Part D plan. It lowers the amount you have to pay out of pocket for your Part D premium and cost-sharing.

Example

Mr. Brown's premium for his Part D plan is \$25 each month. Mr. Brown takes one prescription every month for depression. His Part D plan covers the prescription. His copayment is \$10.

Mr. Brown pays \$15 each month for VPharm 1. VPharm 1 pays his monthly Part D premium up to a limit set by the state. (In this example, VPharm1 pays Mr. Brown's whole part D premium.) VPharm also pays his Part D deductible. (Without VPharm, his Part D deductible would be \$100.) Instead of paying a \$10 copayment for his prescription, Mr. Brown pays \$1 or \$2.

What are the differences between VPharm 1, 2, and 3?

If you qualify for VPharm 1, it helps pay your Part D premium and covers all of your Part D cost-sharing. It also covers diabetic supplies, eye exams, and prescription drugs that are not covered by Medicare.

If you qualify for VPharm 2 or 3, it helps pay your Part D premium. It covers long-term prescriptions and diabetic supplies. A long-term prescription is one that you take regularly for a chronic condition. Long-term prescriptions are also called maintenance medications. VPharm 2 and 3 do not cover prescriptions that are not maintenance medications.

Examples

Ms. Long and Mr. Short have both been taking high blood pressure medication for years. They each have a new prescription for antibiotics that they need to take for 10 days. They also need diabetic supplies.

Ms. Long has VPharm 1. It covers both of the prescriptions and the diabetic supplies. Ms. Long pays a \$1 or \$2 copayment for each prescription, so her cost is from \$3 to \$6 for all of them.

Mr. Short has VPharm 2. It provides the same coverage Ms. Long has, except it doesn't cover the antibiotic since it is not a maintenance medication. Mr. Short has to pay a \$1 or \$2 copayment for the blood pressure medication and a \$1 or \$2 copayment for the diabetic supplies. He has to pay his part D plan's copayment for the antibiotic. VPharm will not cover it.