PATIENT MEDICARE GUIDE

decīphera AccessPoint™

Understanding Medicare coverage and your options for financial help

This brochure is intended for general informational purposes. Depending on your coverage, always refer to your health plan for specific information that applies to you. Deciphera does not guarantee insurance coverage.



MEDICARE CAN BE COMPLICATED

LET'S MAKE IT SIMPLER





Medicare is a government health plan that covers 67 MILLION PEOPLE IN 2024

To get Medicare, you must meet one or more of these:

- Aged 65 or older
- Under age 65 with disabilities
- Have end-stage renal disease

MEDICARE IS DIVIDED INTO PARTS A THROUGH D

Part A: Hospital insurance Covers care people get in hospitals, skilled nursing facilities, hospice care, and home healthcare



Part B: Medical insurance

Covers services from doctors and other healthcare providers, drugs given in the office, outpatient care, home healthcare, durable medical equipment, and many preventive services



Part C: Medicare Advantage

Run by private insurance companies and replaces Parts A, B, and often D



Part D: Prescription Drug Plans (PDPs)

Run by private insurance companies and covers prescription drugs you take at home (not at your doctor's office). This is the part of Medicare that pays for QINLOCK[®] (ripretinib) and other prescription drugs you may be taking



TO HELP COVER THE COSTS OF MEDICARE PART A AND PART B, YOU CAN ALSO BUY MEDIGAP OR SUPPLEMENTAL INSURANCE FROM PRIVATE INSURANCE COMPANIES. THIS INSURANCE MAY HELP WITH YOUR OUT-OF-POCKET EXPENSES

HOW MEDICARE PART D SHARES COSTS WITH YOU

THERE ARE DIFFERENT PHASES TO MEDICARE PART D COVERAGE

Phase 1: Annual Deductible

Every year, you are responsible for your **Annual Deductible**. You pay 100% of this amount before Medicare starts covering any of your costs. In 2024, the Part D deductible is **\$545**.

Phase 2: Initial Coverage Limit

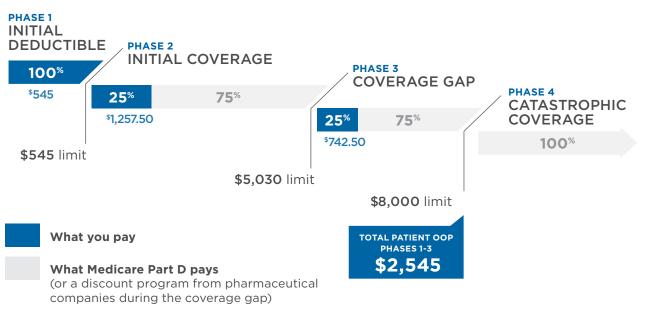
After your Annual Deductible, you pay 25% of your drug costs until you and your plan have spent a combined **\$5,030** on drugs. At this point, you have reached your **Initial Coverage Limit**.

Phase 3: The Coverage Gap

Next, you pass into what is known as the Coverage Gap, also once known as the "Donut Hole". The Donut Hole closed in 2020 and this entire phase will be eliminated in 2025. You will continue to pay 25% of your drug costs during this phase in 2024. Once you, your plan, and drug manufacturer discounts have covered a total of **\$8,000** for the year, you will have reached your **out-of-pocket (OOP) threshold**.

Phase 4: Catastrophic Coverage NEW IN 2024

Once you reach the out-of-pocket threshold, you move into the **Catastrophic Coverage** phase. During this phase, Medicare pays 80% and your plan pays 20% of total drug costs. The 5% coinsurance you would have been formerly required to pay has been eliminated for 2024. **You pay 0%** and remain in this phase for the remainder of the year.





MEDICARE PART D CAN BE VERY CONFUSING. CALL US-WE CAN HELP!

For questions about your Medicare coverage, contact one of our dedicated Case Managers by phone at **1-833-4DACCES (1-833-432-2237)** Monday-Friday 8AM-8PM ET

WHAT IS EXTRA HELP?

A PROGRAM THAT PROVIDES FINANCIAL HELP FOR PEOPLE WITH MEDICARE

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Extra Help, also called the **Low-Income Subsidy (LIS)**, could help you if you have limited income and resources. It can help pay for monthly premiums, annual deductibles, and prescription copays.

DO YOU QUALIFY FOR EXTRA HELP?

YES, if you are one of the following:

- on Medicare AND
 - Medicaid (dual eligible), or
 - Supplemental Security Income (SSI), or
 - a Qualified Medicare Beneficiary, or
 - a Specified Low-Income Medicare Beneficiary, or
 - a Qualified Individual

OR meet these income and resource requirements:

- **Income level:** at or below 150% of the Federal Poverty Level (FPL*)
- Resource limits⁺: Individual: \$16,660 Couple: \$33,240

Benefits

- Premium: 100% covered
- Deductible: \$0
- Copay for drugs: as low as \$0

*The Federal Poverty Level is an income measure that changes every year. It is used to figure out if you can get benefits like Extra Help. It also depends on the size of your household.

[†]Resources include the value of the things you own. Some examples are: real estate (other than your primary residence), bank accounts (including checking, savings, and certificates of deposit), stocks, bonds (including US savings bonds), mutual funds, retirement accounts, and cash.



TO LEARN MORE ABOUT THE CURRENT FEDERAL POVERTY LEVELS, VISIT: https://home.mycoverageplan.com/fpl.html

MORE PEOPLE CAN GET EXTRA HELP IN 2024

- ~300,000 people on partial assistance in 2023 may receive full assistance in 2024
 - No deductible for Part D medications
 - No premiums for Part D plans
 - Lower copays for some prescription drugs
- People with income at or below 150% of the federal poverty level are eligible to apply
 - 2023 income thresholds were \$21,870 for individuals and \$29,580 for married couples living together
- In 2024, any Medicare beneficiary entering the catastrophic phase of coverage will not pay anything more for drugs

IF YOU QUALIFY, MAKE SURE YOU ARE ENROLLED FOR EXTRA HELP IN 2024



HOW TO APPLY FOR EXTRA HELP:





Visit socialsecurity.gov/extrahelp



Visit your local **Social Security office**

Visit **medicare.gov** for more information about Extra Help.

MEDICARE OPEN ENROLLMENT

The annual plan election period runs from October 15 through December 7 each year. During this annual window, you can reevaluate your coverage and make changes or buy new policies if you wish.

You can

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- switch from original Medicare to a Medicare Advantage plan or vice versa
- switch from one Medicare Advantage plan to another
- switch from one Medicare Part D prescription drug plan to another, or enroll in a Part D plan if not previously enrolled

Call Medicare with a list of your prescription medications to ensure your current plan provides the best coverage for your daily medicines.

Call **1-800-MEDICARE (1-800-633-4227)** or log into your secure Medicare account at <u>https://www.medicare.gov/account/login/</u>.

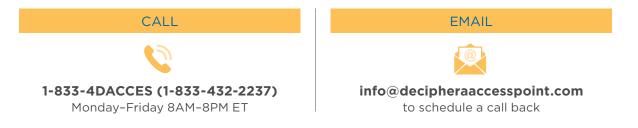
HOW TO FIND ADDITIONAL FINANCIAL HELP

If you aren't eligible for Extra Help, there are other resources to help you afford QINLOCK[®] (ripretinib).



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Count on our dedicated Case Managers for answers to your insurance questions or help connecting with additional support resources.



OTHER RESOURCES FOR FINANCIAL SUPPORT

NOTE: The list below is not exhaustive. Deciphera is not affiliated with these organizations, does not endorse any particular service or group, and is not responsible for the content on their websites or any services or resources they may provide.

Patient Services Inc.

A non-profit foundation that provides financial support and guidance for qualified patients with certain rare diseases

• Go to **patientservicesinc.org** for more information

Cancer*Care*

CancerCare offers limited financial assistance for cancer-related costs and copays

• Go to cancercare.org/financial_assistance for more information

State Health Insurance Assistance Programs (SHIPs)

This national network of programs provides local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers

Go to shiptacenter.org for more information

GIST Support International and the Life Raft Group

Both of these organizations can connect you with support options, from help with copays to travel assistance and lodging

• Go to the websites for these organizations and look for information about financial assistance

The National Cancer Institute (NCI)

The NCI offers some smart insights into managing costs and medical information, including information on Medicare and Medicaid

• Go to cancer.gov and select "Managing Costs and Medical Information" from the "About Cancer" dropdown menu

AS A PERSON WITH MEDICARE YOU MAY QUALIFY FOR EXTRA HELP OR OTHER SAVINGS

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COUNT ON OUR DEDICATED CASE MANAGERS FOR ANSWERS TO YOUR INSURANCE QUESTIONS OR HELP FINDING FINANCIAL AID



Reach us at **1-833-4DACCES (1-833-432-2237)** <u>Monday-Friday 8AM-8PM ET</u>

To learn more, visit
DecipheraAccessPoint.com

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