Slam Dunk

Falling into the benefits gap known as the doughnut hole—and how to climb out.

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Medicare Part D doesn't cover yearly prescription drug costs above $2,250. But at $5,100, annual drug costs become "catastrophic expenses" and benefits kick in again. Positive people who've fallen into the gap between those figures call it "the doughnut hole."

Are you in the hole? If you're a Part D beneficiary with an income above 150 percent of the federal poverty level, you can't get special low-income Medicare assistance. You may find yourself choosing between paying thousands of dollars for meds—or going without. In 2006, the government says, about 20 to 30 percent of HIV-positive Medicare beneficiaries fell in the gap.

Can you escape? Medicare offers plans with better coverage to bridge the gap—but often at high premiums. Another option: Contact your state AIDS Drug Assistance Program (ADAP). (Find your ADAP at atdn.org/access/states; 800.734.7104.)

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