

AHIP MODULE 3 ACTUAL EXAM 2023-2024 COMPLETE 120 QUESTIONS AND CORRECT DETAILED ANSWERS WITH RATIONALES|ALREADY GRADED A+

Under what conditions can a Medicare prescription drug plan reduce its coverage for a given drug during the first 60 days of the year? -

ANSWER- **a. When a formulary change is in response to a drug's removal from the market. Correct**

Which of the following steps may a Part D sponsor adopt for beneficiaries who are at risk of misusing or abusing frequently abused drugs?

I. Identifying at risk individuals by using criteria that includes the number of opioid prescriptions the beneficiary has and the number of prescribers who have written those prescriptions.

II. Locking an at-risk beneficiary into one pharmacy.

III. Locking an at-risk beneficiary into one prescriber.

IV. Increasing deductibles and copays for at-risk beneficiaries. -

ANSWER- **b. I, II and III only Correct**

Mrs. Roswell is a new Medicare beneficiary and is interested in selecting a Medicare Part D prescription drug plan. She takes a number of medications and is concerned that she has not been able to identify a plan that covers all of her medications. She does not want to make an abrupt change to new drugs that would be covered and asks what she should do. What should you tell her? - ANSWER- **a. Every Part D drug plan is required to cover a single one-month fill of her existing medications sometime during a 90 day transition period. Correct**

Mr. Zachow has a condition for which three drugs are available. He has tried two, but had an allergic reaction to them. Only the third drug works for him and it is not on his Part D plan's formulary. What could you tell him to do? - ANSWER- **d. Mr. Zachow has a right to request a formulary exception to obtain coverage for his Part D drug. He or his physician could obtain the standardized request form on the plan's website, fill it out, and submit it to his plan. Correct**

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Mrs. Quinn has just turned 65, is in excellent health, and has a relatively high income. She uses no medications and sees no reason to spend money on a Medicare prescription drug plan if she does not need the coverage. What could you tell her about the implications of such a decision? - ANSWER- **a. If she does not sign up for a Medicare prescription drug plan as soon as she is eligible to do so, if she does sign up at a later date, her premium will be permanently increased by 1% of the national average premium for every month that she was not covered. Correct**

Mr. Torres has a small savings account. He would like to pay for his monthly Part D premiums with an automatic monthly withdrawal from his savings account until it is exhausted, and then have his premiums

withheld from his Social Security check. What should you tell him? - ANSWER- d. **In general, he must select a single Part D premium payment mechanism that will be used throughout the year. Correct**

Mr. Katz reached the Part D coverage gap in August last year. His prescriptions have not changed, he is keeping the same Part D plan and the benefits, cost-sharing, and coverage of his drugs are all the same as last year. He asked what to expect for this year about his out-of-pocket costs. What could you tell him? - ANSWER- a. **Because he reached the coverage gap last year, he will probably reach it again this year close to the same time. Correct**

Mrs. Grant uses several very expensive drugs and anticipates that she will enter catastrophic coverage at some point during the year. To help her determine when she is likely to qualify for catastrophic coverage, she asked which expenses count toward the out-of-pocket limit that qualifies her for catastrophic coverage. Which one of the following would count? - ANSWER- a. **Prescription drugs she purchases when in the Part D coverage gap. Correct**

Mr. Shapiro gets by on a very small fixed income. He has heard there may be extra help paying for Part D prescription drugs for Medicare beneficiaries with limited income. He wants to know whether he might qualify. What should you tell him? - ANSWER- a. **The extra help is available to beneficiaries whose income and assets do not exceed annual limits specified by the government. Correct**

Mrs. Fields wants to know whether applying for the Part D low income subsidy will be worth the time to fill out the paperwork. What could you