

decīphera®

AccessPointSM

**Understanding your Medicare coverage and
financial help options for specialty medications**



This brochure is intended for general informational purposes. 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 is projected to cover
71 MILLION PEOPLE IN 2026

To get Medicare, you must meet one or more of the following criteria:

- Aged 65 or older
- Under age 65 with disabilities
- Diagnosed with 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 the Deciphera specialty medication 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 FOR SPECIALTY MEDICATIONS

YOUR ANNUAL PART D DRUG COSTS WILL NOT EXCEED \$2,100 IN 2026

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 drug costs. In 2026, the Part D deductible will be **\$615**.

Phase 2: Initial Coverage

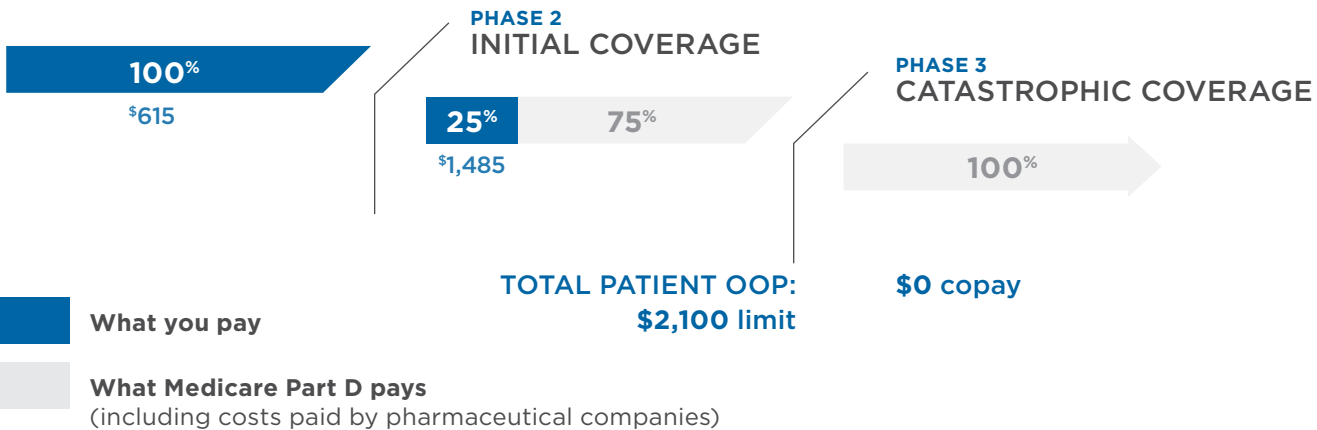
After your Annual Deductible, you pay 25% of your drug costs until you spend **\$2,100** on drugs. At this point, you have reached your **Out-of-Pocket (OOP) Threshold**.

Phase 3: Catastrophic Coverage

Once you reach this limit, you move into the **Catastrophic Coverage** phase. During this phase, your drug costs are shared by your plan, Medicare, and sometimes manufacturers. **You pay \$0** (for covered Part D drugs) and remain in this phase for the remainder of the calendar year.

PHASE 1

ANNUAL DEDUCTIBLE



MEDICARE'S PRESCRIPTION PAYMENT PLAN ALLOWS YOU TO RECEIVE YOUR MEDICATION FROM THE PHARMACY AND PAY THE COPAY TO YOUR PLAN IN MONTHLY INSTALLMENTS.



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

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.

EXTRA HELP IS AVAILABLE

A PROGRAM THAT PROVIDES FINANCIAL HELP FOR PEOPLE WITH MEDICARE WHO QUALIFY

Extra Help, also called the **Low-Income Subsidy (LIS)**, can help if you have limited income and resources. It can help pay for your 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: \$23,475 Couple: \$31,725

Benefits

- **Premium:** 100% covered
- **Deductible:** \$0
- **Copay for brand name drugs:** no more than \$12.15

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

†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>

This is a third-party website. Deciphera is not responsible for its content.

HOW TO APPLY FOR EXTRA HELP:



Call Social Security
(800) 772-1213
TTY: (800) 325-0778



Visit
[socialsecurity.gov/extrahelp](https://www.socialsecurity.gov/extrahelp)



Visit your local
Social Security office

MEDICARE'S PRESCRIPTION PAYMENT PLAN (M3P) ALLOWS PATIENTS TO PAY PRESCRIPTION COSTS IN INSTALLMENTS OVER TIME

Under M3P, also called “copay smoothing”, Part D plans offer the option to pay out-of-pocket drug costs in monthly payments, instead of all at once at the pharmacy.



You pay \$0 at the pharmacy for covered Part D drugs.



Your plan pays the pharmacy.



Your plan bills you monthly for any cost sharing you owe.

- Program is voluntary. To opt in, contact your plan by phone or online.
- You can opt in before the plan year begins or in any month during a plan year.
 - If you opt in before the plan year begins, your plan must process your request within 10 days.
 - If you opt in after the plan year begins, your plan must process your request within 24 hours.



**FOR INFORMATION AND ASSISTANCE WITH THIS PROGRAM, VISIT [MEDICARE.GOV](https://www.medicare.gov) OR
CALL THE MEDICARE HELPLINE:
1-800-MEDICARE (1-800-633-4227)
1-877-486-2048 (FOR THOSE WITH HEARING IMPAIRMENTS)**

MEDICARE OPEN ENROLLMENT

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

- You can opt into the **Medicare Prescription Payment Plan** (sometimes called “smoothing”) during open enrollment or at any time after the start of the plan year.
- Enrollment is easy—contact your Part D plan by phone or online.
- You will then pay \$0 copay at the pharmacy and your plan will bill you monthly.

You can switch from:

- original Medicare to a Medicare Advantage plan or vice versa.
- one Medicare Advantage plan to another.
- 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 <https://www.medicare.gov/account/login/>.

*Medicare also has a Special Enrollment Period (SEP) outside the standard enrollment period to sign up for or switch Medicare plans due to a qualifying life event, such as losing employer coverage or experiencing an exceptional circumstance.



HOW TO FIND ADDITIONAL FINANCIAL HELP

If you aren't eligible for Extra Help, other resources may be available to help you afford the cost of your specialty medication.

DECIPHERA ACCESSPOINTSM

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

CALL



1-833-4DACCES (1-833-432-2237)

Monday–Friday 8AM–8PM ET

EMAIL



info@decipheraaccesspoint.com

to schedule a call

ADDITIONAL RESOURCES FOR FINANCIAL AND EDUCATIONAL 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. Some organizations have eligibility criteria for specific disease types.

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.

Accessia Health (formerly Patient Services Inc.)

A non-profit 501(c)(3) organization that provides programs and services to those living with rare or chronic health conditions.

- This foundation maintains a waitlist, which patients are encouraged to join during periods when applications are not being accepted.
- Go to <https://accessiahealth.org/patient-programs> for more information.

Life Raft Group

This organization can connect patients with support options, from help with copays to travel assistance and lodging.

- Go to liferaftgroup.org for more information.

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**ADDITIONAL SUPPORT ORGANIZATIONS MAY BECOME AVAILABLE.
FOR THE LATEST INFORMATION ON FINANCIAL SUPPORT OPPORTUNITIES,
CONTACT DECIPHERA ACCESSPOINTSM.**

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



QUESTIONS ABOUT YOUR 2026 MEDICARE BENEFITS?
WE MAY BE ABLE TO HELP ANSWER YOUR INSURANCE
QUESTIONS OR HELP YOU FIND ADDITIONAL SUPPORT



Reach us at
1-833-4DACCES (1-833-432-2237)
Monday-Friday 8AM-8PM ET



To learn more, visit
DecipheraAccessPoint.com.

