Partnership for Part D Access

Six Protected Classes: The Patients and Costs Behind the Policy

Living with Depression, Barbara, Age 65

Barbara's Story

After 15 years of managing her condition, **Barbara and her psychiatrist identified a two-medication regimen that has kept her stable for two years.** Now enrolled in Medicare, she earns approximately **$26,000 annually** working part-time. A medication disruption could trigger a severe depressive episode, interfere with her work and treatment routines, and require **emergency care or hospitalization.** The resulting stress could also worsen hypertension and cause metabolic complications requiring **additional treatment and monitoring.**

What are the Six Protected Classes?

Medicare's Six Protected Classes policy requires Medicare Part D plans to cover **all or substantially all** FDA-approved drugs in these categories. This policy exists to ensure that people who rely on these medications are able to access the full range of therapies for their conditions, which are among the most serious and clinically complex.

The Numbers: What Coverage Disruption Would Cost

Table 1. Payer-Borne Costs if Barbara Loses Coverage for Her Medications

Category	ED Visit (Incl. Transport)	Psychiatric Hospitalization	Psychiatry & Psychotherapy Visits	Hypertension & Metabolic Cascade	Total Cost to Medicare
Estimated Cost	$1,153	$9,828	$2,258	$709	**$13,949**

Table 2. Patient Out-of-Pocket Costs if Barbara Loses Coverage for Her Medications

Category	OOP: ED Visit	OOP: Psychiatric Hospitalization	OOP: Psychiatry & Psychotherapy Visits	OOP: Hypertension & Metabolic Cascade	OOP: Lost Wages	Total OOP Cost
Estimated Cost	$231	$1,736	$452	$158	$6,007	**$8,583**

Bottom Line for Policy Makers

Barbara's story shows that sustained access to effective mental health treatment protects not only her health, but also her independence and financial stability; a preventable exacerbation could **cost Medicare nearly $14,000 and cause more than $8,500 in personal financial losses**, nearly one-third of her annual salary. The Six Protected Classes policy helps Barbara and her physician maintain access to the medications that work without coverage denials, step therapy delays, or formulary substitutions that could **destabilize years of careful treatment and shift significant costs onto patients, families, and Medicare.**

Disclaimer: This patient persona synthesizes elements from many mental health patient experiences and is not based on any one individual's story. It is intended to demonstrate common experiences and potential impacts across the mental health patient community. Patients with these conditions may also rely on medications within other protected classes to treat comorbidities.