Partnership for Part D Access

Six Protected Classes: The Patients and Costs Behind the Policy

Living with Cancer, Dorothy, Age 68

Dorothy's Story

Dorothy is three years post-mastectomy and requires five years of endocrine therapy to reduce her risk of breast cancer recurrence. She currently uses at-home oral and injectable treatments, but Medicare coverage changes could force her to switch to an **older, physician-administered infusion.** This transition would require more **frequent appointments, cardiac monitoring, and surveillance for recurrence**, increasing her treatment burden. Her adult child would also need to miss work to provide transportation and caregiving support, **extending the financial impact to her family.**

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 Associated with Treatment Transition

Category	Oncology Visits	Imaging	Biopsy	Medication Transition	Total Cost to Medicare
Estimated Cost	$814	$2,448	$1,020	$1,753	**$6,035**

Table 2. Patient Out-of-Pocket Costs Associated with Treatment Transition

Category	OOP: Oncology Visits	OOP: Imaging	OOP: Biopsy	OOP: Medication Transition	OOP: Lost Wages	OOP: Transportation	Total OOP Cost
Estimated Cost	$231	$490	$204	$351	$2,738	$450	**$4,395**

Bottom Line for Policy Makers

Dorothy's story shows that higher cost-sharing does not eliminate costs but shifts them, generating more than **$6,000 in Medicare spending and nearly $4,400 in additional costs for Dorothy and her family.** Coverage disruptions could also create more appointments, monitoring, and uncertainty while requiring family caregivers to miss work to provide transportation and support. The Six Protected Classes policy helps Dorothy and her physician **maintain access to the treatment that works, avoiding unnecessary medical costs and protecting her health, independence, and family.**

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