

The Generic drug discount will increase each year until the plan year 2020 when the co-insurance for generics in the Coverage Gap will be 25%. The following table shows how the annual Generic drug discount increases:

Plan Year	Beneficiary Cost-Sharing	Plan Cost-Sharing
2011	93%	7%
2012	86%	14%
2013	79%	21%
2014	72%	28%
2015	65%	35%
2016	58%	42%
2017	51%	49%
2018	44%	56%
2019	37%	63%
2020	25%	75%

The Brand-Name drug discount operates differently from the Generic drug discount - but the Brand-Name drug discount will also be reduced to co-insurance of 25% by 2020.

Plan Year	Beneficiary Cost-Sharing	Plan Cost-Sharing	Manufacturer Cost-Sharing
2011	50%	0%	50%
2012	50%	0%	50%
2013	47.5%	2.5%	50%
2014	47.5%	2.5%	50%
2015	45%	5%	50%
2016	45%	5%	50%
2017	40%	10%	50%
2018	35%	15%	50%
2019	30%	20%	50%
2020	25%	25%	50%

