

In 2025, Costs for Your Medicare Part D Prescriptions May Be Lower and More Predictable¹⁻⁴



How will my out-of-pocket (OOP) drug costs change in 2025?

OOP drug costs are the expenses you have to pay for your prescriptions.

\$2,000 OOP Maximum

You will **not pay more than \$2,000** in 2025 for all of your Part D-covered drugs (**branded and generic**)

\$0 OOP Costs

\$0 costs for all covered drugs **after** you reach the yearly OOP maximum of \$2,000

New Payment Option

Opt in to **spread your OOP costs** across the calendar year (Jan-Dec) in **monthly installments**

Consider managing drug costs with the Medicare Prescription Payment Plan

You might benefit from participating in the Medicare Prescription Payment Plan if you have high drug costs.



Opt in during Medicare open enrollment or anytime during the year



Pay nothing upfront at the pharmacy (including mail order or specialty pharmacies)



Receive a bill from your health plan or Part D drug plan each month (instead of paying the pharmacy)



Opt in to the Medicare Prescription Payment Plan during open enrollment to **avoid high OOP costs** upfront at the pharmacy early in the year



Need more information?

- Contact your health or Part D plan: Call using the phone number on the back of your member ID card or visit the plan website
- You can also visit these websites:



[Medicare.gov](https://www.Medicare.gov)



[MyhealthcareFinances.com](https://www.MyhealthcareFinances.com)

Important Reminders



For the lowest possible monthly payments, opt in to the Medicare Prescription Payment Plan during open enrollment. This lets you stretch out payments for as long as 12 months (Jan-Dec 2025).



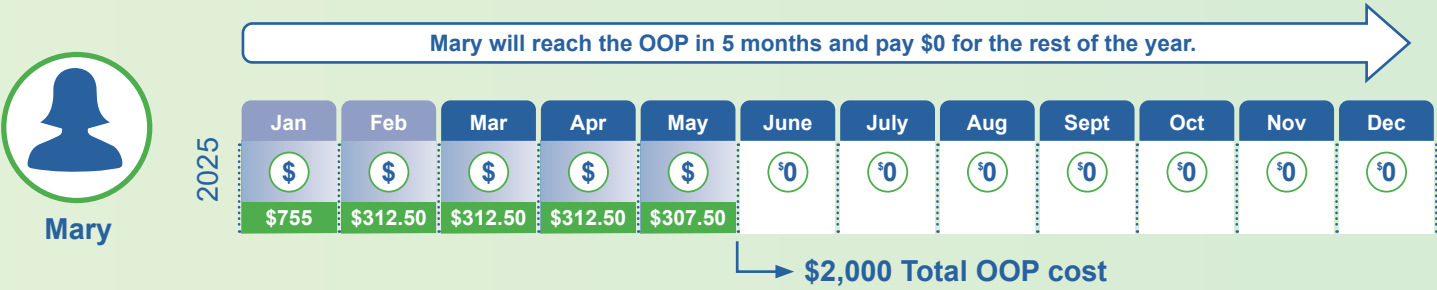
This resource is for informational purposes only. Contact your health or Part D plan directly for more information about your prescription drug benefits.

See the next page for examples of how the Medicare changes may lower your OOP costs.

How could your monthly Part D OOP costs change in 2025?^{a,b}

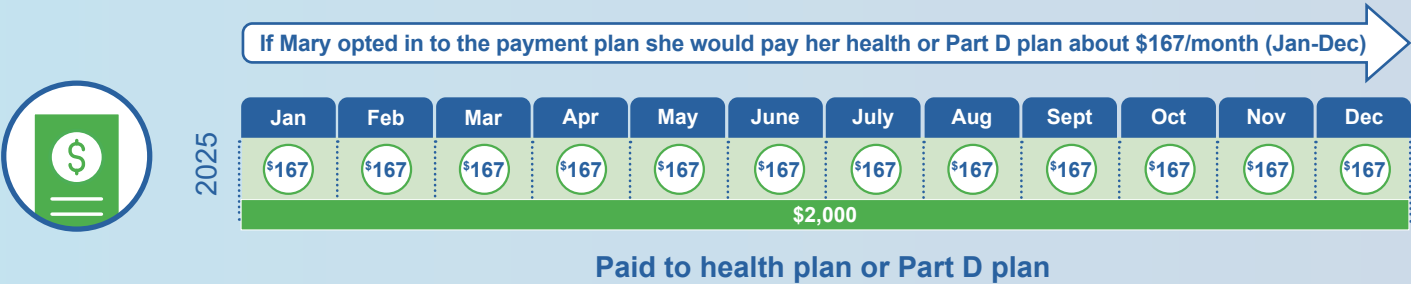
Without the Medicare Prescription Payment Plan...

Mary has been prescribed an overactive bladder medication and concomitant branded medications. Her medications cost around \$15,000 per year, or roughly \$1,250 per month. Her plan has a \$590 deductible, plus a 25% coinsurance until her OOP limit for non-generic medications is reached.



With the Medicare Prescription Payment Plan...

If Mary opted in to the **Medicare Prescription Payment Plan** during open enrollment, she could spread her \$2,000 OOP maximum into 12 monthly installments.^c



Medicare’s “Extra Help” program assists eligible Part D enrollees with OOP costs

- In 2025, those with Extra Help pay a **\$0 premium, \$0 deductible, \$12.15 copay for brand-name drugs**, and a \$4.90 copay for generic drugs⁵
- Please contact your Part D plan or visit [Medicare.gov](https://www.medicare.gov) or ssa.gov/extrahelp for more information

^a Coverage example costs are based on calculations by Sumitomo Pharma America, Inc.
^b Mary is an example patient and not based on an actual patient.
^c Monthly payments may vary based on your individual situation.

References: 1. Inflation Reduction Act, Pub. L. No. 117-169, 2022. 2. HHS.gov. Biden-Harris administration releases final part two guidance to help people with Medicare prescription drug coverage manage prescription drug costs. July 16, 2024. Accessed July 31, 2024. <https://www.hhs.gov/about/news/2024/07/16/biden-harris-administration-releases-final-part-two-guidance-help-people-medicare-prescription-drug-coverage-manage-prescription-drug-costs.html>. 3. Centers for Medicare and Medicaid Services. Medicare Prescription Payment Plan: final part one guidance. February 29, 2024. Accessed July 17, 2024. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf>. 4. Centers for Medicare and Medicaid Services. Form CMS-10882. Exhibit 1 likely to benefit notice FINAL. July 16, 2024. Accessed July 17, 2024. <https://www.cms.gov/files/zip/medicare-prescription-payment-plan-model-materials.zip>. 5. Centers for Medicare and Medicaid Services. Announcement of calendar year (CY) 2025 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. April 1, 2024. Accessed July 17, 2024. <https://www.cms.gov/files/document/2025-announcement.pdf>.



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