

You Could Have More Control, With Lower More Predictable Medicare Part D Prescription Drug Costs in 2026¹⁻⁷



How could my out-of-pocket (OOP) drug costs change?

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

Voluntary Payment Plan

Opt in to **break your OOP costs** into monthly installments

\$2,100 OOP Maximum

You will **not pay more than \$2,100** in 2026 for all of your Part D-covered drugs (branded and generic)

\$0 OOP Costs

\$0 costs for all covered drugs if you reach the yearly OOP maximum of \$2,100

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 2026 plan year



Pay nothing upfront at the pharmacy



Receive a bill from your health plan or Part D drug plan each month



Opt in to the Medicare Prescription Payment Plan during open enrollment to **avoid higher OOP costs** 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)



[shiphelp.org](https://www.shiphelp.org)

Important Reminder



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 make your OOP costs lower or more manageable.

How could your monthly Part D OOP costs change in 2026?^{4,6*†}



Mary is prescribed several branded medications, including one that treats overactive bladder. Her medications cost around \$15,000 per year, or roughly \$1,250 per month. Her plan has a \$615 deductible, plus a 25% coinsurance, up to the \$2,100 plan yearly OOP limit.

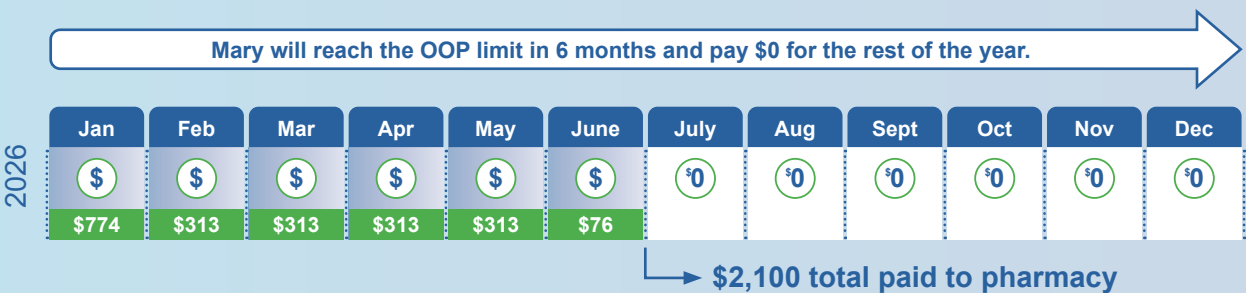
With the Medicare Prescription Payment Plan...



If Mary opted in to the **Medicare Prescription Payment Plan** during open enrollment, she could spread her \$2,100 OOP maximum into 12 monthly installments.[‡]



Without the Medicare Prescription Payment Plan...



* Coverage example costs are based on calculations by Sumitomo Pharma America, Inc. Sums may not equal 100% of totals due to rounding. † Mary is an example patient and not based on an actual patient. ‡ Monthly payments may vary based on your individual situation.

Medicare's "Extra Help" program assists eligible Part D enrollees with OOP costs^{1,7}

- In 2026, those with Extra Help pay a **\$0 premium, \$0 deductible, \$12.65 copay for brand-name drugs**, and a \$5.10 copay for generic drugs⁶
- 1 in 4 people with Part D get Extra Help⁸
- Please contact your Part D plan or visit [Medicare.gov](https://www.Medicare.gov) or [ssa.gov/extrahelp](https://www.ssa.gov/extrahelp) for more information

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 August 29, 2025. <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 & Medicaid Services. Medicare Prescription Payment Plan: final part one guidance. February 29, 2024. Accessed August 29, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf> 4. Centers for Medicare & Medicaid Services. Form CMS-10882. Exhibit 1 likely to benefit notice FINAL. July 16, 2024. Accessed August 29, 2025. <https://www.cms.gov/files/zip/medicare-prescription-payment-plan-model-materials.zip> 5. Centers for Medicare & Medicaid Services, Department of Health and Human Services. Medicare and Medicaid programs; contract year 2026 policy and technical changes to the Medicare Advantage program, Medicare Prescription Drug Benefit program, Medicare Cost Plan Program, and programs of all-inclusive care for the elderly. *Fed Regist.* 2025;90(71):15792-15921. Accessed August 29, 2025. <https://www.govinfo.gov/content/pkg/FR-2025-04-15/pdf/2025-06008.pdf> 6. Centers for Medicare & Medicaid Services. Advance notice of methodological changes for calendar year (CY) 2026 for Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. January 10, 2025. Accessed August 29, 2025. <https://www.cms.gov/files/document/2026-advance-notice.pdf> 7. Social Security Administration. Medicare. Publication no. 05-10043. January 2025. Accessed August 29, 2025. <https://www.ssa.gov/pubs/EN-05-10043.pdf> 8. Centers for Medicare & Medicaid Services. 2025 annual report of the Boards of Trustees of the Federal Hospital Health Insurance and Federal Supplementary Medical Insurance Trust Funds. June 18, 2025. Accessed August 29, 2025. <https://www.cms.gov/oact/tr/2025>



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