

New for 2025: Helpful Medicare updates to manage your costs

How much and when you pay for the prescriptions covered under Part D (usually medications you take at home) may change¹



Lower annual cost limit: You will pay no more than **\$2,000** for all your brand-name and generic prescriptions for the year.¹



Monthly budgeting option: All Medicare plans will offer a monthly payment plan* that spreads out your costs over the year, with no interest or additional late fees.¹

*Called the Medicare Prescription Payment Plan

Is this payment option right for me?^{1,2}

- ✓ Do you have high prescription costs early in the year?
- ✓ Do you have difficulty paying for your medication costs all at once?
- ✓ Are you taking multiple costly medications?



How to enroll and what changes to expect¹

1 Contact your health plan to sign up for the payment option for 2025.

You can enroll during open enrollment or at any time during the calendar year

2 You will pay \$0 to the pharmacy for your prescription(s).

Let your pharmacist know you are enrolled in the payment program

3 Instead, after you receive your prescription(s), your health plan will bill you monthly until the end of the year.

Health plans that only charge \$0 for prescriptions do not have to provide the payment option.³

Any questions? Contact your health plan.

If you need help contacting your plan, call 1-800-MEDICARE (1-800-633-4227).

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Use the guide below to help you make informed Medicare insurance decisions





Call your local State Health Insurance Assistance Programs (SHIPs) to get **free**, personalized health insurance counseling. To find a SHIP in your area, visit ShipHealth.org or call 1-877-839-2675.⁴

You must choose between Original vs Medicare Advantage⁵

There are 4 parts of Medicare coverage (A, B, C & D)⁵



Consider asking the questions below when gathering information about a plan.⁵



Original Medicare (Parts A+B and optional Part D and Medigap)

-  **Part A** = hospital insurance
-  **Part B** = medical insurance (physician-administered medicines and services)
- You can add:**
 -  Part D for prescription drug coverage
 -  Medigap (extra insurance that helps pay your share of Parts A+B costs)

OR

Medicare Advantage (Part C and usually Part D)

 **Part A**
Part C =  **Part B**

- Most plans also include:**
 -  Part D and
 -  Extra benefits such as vision, hearing, and dental

Can I keep my doctors and specialists?



Yes, 99% of doctors accept Original Medicare.^{5,7}

In many cases, you can only use doctors who are in your plan's network and service area. You may pay more to see out-of-network doctors.^{6,8}

Are medications and services covered?⁵



Typically, no pre-approvals are needed for physician-administered medications and services.

Almost all plans typically require pre-approval for some services like Part B physician-administered drugs.

Plans may also require pre-approval for some Part D medications; check to see what your plan covers

What are my costs?⁹⁻¹¹



Premiums: \$0 (if qualifications met) for Part A, variable by income for Part B, variable for Part D

Deductibles: Standard for Parts A and B, variable for Part D

Co-insurance: Typically 20% for Part B, variable for Part D

Annual cost limit: No limit, unless you have Medigap (which may cover nearly all out-of-pocket costs for covered services)

Premiums: Variable by plan, some have \$0 for Part B

Deductibles: Variable by plan

Co-insurance: Typically 20% for Part B, variable for Part D

Annual cost limit: Variable by plan; Medigap is NOT available under Medicare Advantage coverage

A patient with Medigap who switches to Medicare Advantage may not be able to get a Medigap policy again if they switch back to Original Medicare, or it may cost more

References: 1. CMS. Medicare Prescription Payment Plan Part One Final Guidance. [Link](#). 2. CMS. Medicare Prescription Payment Plan Likely to Benefit Notice. [Link](#). 3. CMS. Medicare Prescription Payment Plan Part Two Final Guidance. [Link](#). 4. USAging.org. State Health Insurance Assistance Programs (SHIPs). [Link](#). 5. Medicare.gov. Compare Original Medicare & Medicare Advantage. [Link](#). 6. KFF. Medicare Advantage 2023 Spotlight: First Look. [Link](#). 7. KFF. How Many Physicians Have Opted Out of the Medicare Program? [Link](#). 8. CMS. Medicare & You Handbook 2024. [Link](#). 9. Medicare.gov. Costs. [Link](#). 10. Medicare.gov. Learn How Medigap Works. [Link](#). 11. Medicare Resources. What is Medigap? [Link](#).