

Take charge of your
Medicare Part D
prescription drug
coverage



Actor
portrayal.

Learn how you can
**confidently navigate
your prescription
coverage options.**

What's changing?

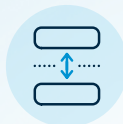
Benefits review

Medicare Part D improvements for 2026

Changes will simplify the process and help make prescription drugs more readily accessible and affordable for enrollees.



Phase 1 deductible is **\$615** for 2026



The coverage gap or **"donut hole"** is **eliminated**



Annual out-of-pocket (OOP) expense for all covered medications is capped at **\$2100**



Actor portrayals.

If you are not yet enrolled in Medicare Part D, visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare).

Changes in Medicare Part D

Phases for standard benefit patients

	Deductible Phase	Initial Coverage Phase	Coverage Gap (donut hole is eliminated)	OOP Threshold	Catastrophic Coverage	Maximum OOP =
2026 →	100% (\$615)	25%	Coverage Gap (donut hole is eliminated)	—	\$0	Maximum OOP = \$2100
2025 →	100% (\$590)	25%	Coverage Gap (donut hole is eliminated)		—	\$0

OOP=out-of-pocket.

Learn more at [CMS.gov/inflation-reduction-act-and-medicare](https://www.CMS.gov/inflation-reduction-act-and-medicare).

The Medicare Prescription Payment Plan (MPPP)

Called "smoothing," you can now opt to pay **out-of-pocket prescription drug costs in monthly payments** throughout the year to reduce the financial burden of paying costs all at once.



Everyone is eligible; no income requirements



You must enroll as part of a Medicare Part D plan to participate



No fees or interest charged to spread out your payments under the MPPP

For additional information, visit [Medicare.gov/prescription-payment-plan](https://www.Medicare.gov/prescription-payment-plan).

Available for **Medicare** prescription drug plans and **Medicare Advantage** plans with prescription drug coverage



Actor portrayals.

Extra Help program

For those with limited resources and income*

This Medicare program makes out-of-pocket prescription drug costs more affordable for those who qualify. Apply before or after you enroll in Medicare Part D.

Benefits of Extra Help

Those who qualify will pay:

- Plan premium: **\$0**
- Plan deductible: **\$0**
- Prescriptions:
 - Up to **\$4.90** for each generic drug
 - Up to **\$12.15** for each brand-name drug

Apply for Extra Help

Many will be automatically enrolled (those with Supplemental Social Security or Medicaid benefits or receive state support for Part B premiums).

Even if you have a higher income, you may still qualify (for example, if you still work, live in Alaska or Hawaii, or have dependents living with you).

If you aren't notified by letter about your enrollment, you can apply for **Extra Help** [here](#), or call **1-800-772-1213**.



*Up to 150% of the Federal Poverty Level (FPL). Income limits are based on the FPL, which changes annually, and are higher for each additional relative living with you for whom you are responsible. The income and asset limits do not include \$20 that is automatically subtracted by Social Security from your monthly unearned income (such as a retirement account) and/or \$1500 in burial expenses.

Note: Extra Help is not available in Puerto Rico, the US Virgin Islands, Guam, the Northern Mariana Islands, or the American Samoa. There are other programs available in those areas to help people with limited income and resources.

Turning 65 soon?

You have decisions to make about your healthcare

You have a 7-month grace period – 3 months before, the month of, and 3 months after your birthday – to enroll in Medicare Part D without penalties.

There are two ways to take advantage of Part D benefits:

- As a stand-alone addition to original (traditional) Medicare coverage, which is offered through the Federal Government
- Through a Medicare Advantage Plan, offered by private insurers

If you are not yet enrolled in Medicare Part D, visit **[Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)**.



Actor portrayal.

Take charge

Resources to help

Medicare Part D open enrollment is
October 15-December 7

Take time to review your plan options to ensure you receive the best coverage for your needs.

Assistance for Medicare Part D and Extra Help Medicare program:

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

- 24/7 live help: **1-800-633-4227**
- TTY users: **1-877-486-2048**

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

The State Health Insurance Assistance Program website connects you to resources in your specific state.

- One-on-one counseling available:
1-877-839-2675

[BenefitsCheckup.org](https://www.benefitscheckup.org)

This website from the National Council on Aging provides benefit review and enrollment assistance.

- Speak to a specialist: **1-800-794-6559**