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## 2025 MEDICARE PRESCRIPTION DRUG ANNUAL OPEN ENROLLMENT

The Annual Open Enrollment for Medicare prescription drug coverage (Part D) is October 15, 2024 – December 7, 2024 for coverage beginning January 1, 2025. Certain people with Medicare can also change plans at other times (see question #11). Plans make changes to benefits and costs, and there are also new plans in many areas of the country. With these different changes, your current plan may or may not be the best plan for you in 2025.

**Due to changes to Medicare Part D for 2025, it is very important to use this time period to compare your plan choices and find the plan that best meets your prescription drug needs at the lowest cost. All plans will make changes in 2025.**

Starting on page 3, you will find answers to some important questions that can help you during the Annual Open Enrollment.



Medicare Access for Patients Rx™  
Convened by Lupus Foundation of America

# The Inflation Reduction Act: What does it mean for YOU?

You may have heard that the Inflation Reduction Act (IRA) will have a significant impact on making expenses for Part D medications more affordable. Good news—it will! Many of the most important measures will be effective in 2025.



## Already in Effect **Now!**



\$0 out-of-pocket (OOP) costs for vaccines under Part D



Insulin copay costs capped monthly at \$35



Expansion of eligibility for the Extra Help program, which reduces OOP expenses, and may allow people with Medicare to qualify for even more savings



## Effective in **2025**



Annual OOP cap, limiting costs that you pay for Part D drugs to \$2,000



Monthly prescription payment plan called the Medicare Prescription Payment Plan to spread OOP costs over the year; [click here for more information](#)

**Be aware:** If you have picked the same Part D plan for 2025, there may be changes to coverage for your prescription drugs. It's important to review all of your plan options to make sure you still have coverage for your Part D prescription drugs.

The rest of this Open Enrollment brochure will guide you through everything you need to know in order to make an informed enrollment decision.

## 1 How does the Inflation Reduction Act affect Part D benefits?

The Inflation Reduction Act (IRA) will potentially reduce OOP costs within Part D. Starting in 2025, there will be a cap on patient OOP costs annually. Additionally, you have the choice to sign up for the Medicare Prescription Payment Plan, a new option that will allow you to spread out your drug costs over the course of the year to help patients better plan for monthly costs.

While the most significant change will occur in 2025, there are several changes that have already in effect. Specifically, there are no OOP costs for vaccines covered under Part D. Additionally, copays for insulins are capped at \$35. Starting in 2024, the full benefit of the low-income subsidy was extended to all patients at or below 150% of the federal poverty level.

## 2 Will my Medicare Part D plan be the same in 2025 as it was in 2024?

No. All Medicare Part D plans will change in 2025. Use this Annual Open Enrollment Period to compare plans and find the plan that best meets your prescription drug needs at a cost you can afford.

## 3 In what ways could my plan change?

Your current plan may have changed:

- the monthly premium
- the annual deductible
- your share of the costs (co-payment or coinsurance)
- the list of the drugs it covers (formulary)
- use of policies that may restrict access to certain drugs, such as:
  - requiring your doctor to justify why you need a certain drug before the plan will pay for it (called prior authorization)
  - requiring your doctor to prescribe a different drug in the same class of drugs first (called step therapy)
  - only letting you buy a certain amount of a drug at a time (called quantity limits).

Your plan may also decide not to participate in 2025. If you are one of the few people whose plan is not participating in 2025, your plan sent you a letter in October explaining that you will need to select a new plan.

## 4 How do I know what changes my plan is making in 2025?

You should have received a letter from your current plan called an “Annual Notice of Change/Evidence of Coverage” by the start of the Annual Election Period (October 15 - December 7). This letter explains some of the important changes to your plan, including changes to the name of the plan, to the premium, the drugs covered (formulary), the cost of the drugs, and any restrictions used that limit the access to drugs. It is very important to read this letter as these changes can have a large impact on your out-of-pocket drug costs. If you did not receive the Annual Notice of Change/Evidence of Coverage letter, call your plan immediately.

**While very important, this letter probably does not have all the details you need** to determine if your current plan is the best plan for you in 2025. You also need to know how these changes apply to the drugs you use. You can find this information by looking on the plan’s website or in the Medicare Prescription Drug Plan Finder at [www.Medicare.gov](http://www.Medicare.gov) or by calling the plan or 1-800-MEDICARE; (1-800-633-4227/TTY: 1-877-486-2048).

You may have received a summary of the formulary with the Annual Notice of Change/Evidence of Coverage letter. If you did not receive a copy of the formulary, call the plan and they will send you a copy or tell you if your drugs are covered. The phone number for the plan’s customer service department is included in the letter you received. You may also get information about the formulary from the plan’s website, by using the Medicare Prescription Drug Plan Finder at [www.Medicare.gov](http://www.Medicare.gov), or by calling 1-800-MEDICARE (TTY: 1-877-486-2048).

## 5 Should I compare my plan with other plans available in my area?

**Yes, this is very important to do. Other plans may provide you with better or less costly coverage for the drugs you need.** Often the single most important factor in choosing a plan is comparing the drugs you take to the plan’s formulary. The lack of coverage for one drug for

a chronic condition can be the most important factor in terms of what your drug costs will be. The best way to compare your current plan with other plans is to use the Medicare Plan Finder at [www.Medicare.gov](http://www.Medicare.gov).

The Plan Finder Tool will allow you to complete either a personalized or general search for drug coverage and estimated costs for plans in your area in 2025. In addition, the Plan Finder tool will allow you to compare coverage and costs with other plans in your area. Estimates are based on drug prices on the date you compare plans; your actual out-of-pocket costs may vary.

An important new feature on the Plan Finder is that it will estimate your total monthly costs over a 12-month period under the Medicare Prescription Payment Plan. The Medicare Prescription Payment Plan is a new option where you can choose to spread your drug costs into monthly interest-free payments over the course of the year; click [here](#) for more information.

If you have entered the drugs you take, this information appears in a chart near the bottom of each plan’s Drug Coverage tab in a section titled Estimated Total Monthly Drug Cost.

In addition to the monthly premiums, it’s important when you compare plans to look at the out-of-pocket cost for your prescription drugs, the drugs on formulary, and if there are any restrictions to drug coverage such as prior authorization.

## 6 What happens if a drug I take is not on a plan’s formulary?

You must pay the **full** cost for any drug not on the formulary. **The money you pay for these drugs does not count toward the \$2,000 out-of-pocket maximum.** That is why it is important to make sure that your drugs, especially the most expensive ones, are on the formulary of the plan you select. You, your authorized representative or your doctor can ask for a “coverage determination” (exception) to get your plan to cover a drug when it is not on the plan’s formulary.

## 7 How have OOP expenses changed in 2025?

Starting in 2025, the maximum amount you will pay for all your Part D prescription drugs in the year is \$2,000. The coverage gap, called the “donut hole”, was phased out for branded drugs in 2019. Also, there will be a new program called the Medicare Prescription Payment Plan that will allow you to spread your OOP costs, interest free, on a monthly basis rather than pay an expense all at once at the pharmacy.

## 8 What is the Medicare Prescription Payment Plan (MPPP)?

The Medicare Prescription Payment Plan, or MPPP, is a new program offered by Medicare for prescription drugs. The MPPP will let you spread out your prescription drug out-of-pocket costs on a monthly basis for the rest of the year, without interest, instead of making a big single payment when you fill a prescription at the pharmacy. For more information on these changes, please see the following guide on the major changes in 2025: [maprx.info/IRAPatientGuide](https://maprx.info/IRAPatientGuide).

## 9 What do I have to do if I decide that I want to stay in my current plan for 2025?

You can choose to stay enrolled in your current plan but the formulary may change for 2025 and all plans are required to offer you the option to select the Medicare Prescription Payment Plan; [click here for more information](#).

## 10 If I decide to change plans, how and when should I do it?

You can enroll in a new plan by contacting the plan you want to enroll in or by calling 1-800-MEDICARE (TTY: 1-877-486-2048) or by visiting [www.Medicare.gov](https://www.Medicare.gov).

You can change your plan for 2025 by enrolling in a new plan between October 15 and December 7, 2024. **However, it is best to make the change as early as possible to ensure**

**that you can get the prescriptions you need without delay on January 1, 2025.** There is no fee for changing to a new plan. After enrolling in the new plan for 2025, you will be automatically unenrolled from your 2024 plan. You should not notify your 2024 plan of the change.

## 11 If I'm in a Medicare Advantage Plan, but am not happy with the health coverage, can I drop my Medicare Advantage Plan and return to Original Medicare by itself and add a drug plan?

Yes, you can switch plans during the Part D Annual Open Enrollment Period from October 15 through December 7, 2024. You can also switch plans during the Medicare Advantage Open Enrollment Period from January 1 through March 31, 2025. During this period, you can switch from your Medicare Advantage plan with or without drug coverage to Original Medicare (or another Medicare Advantage plan with or without drug coverage) but you must also join a separate stand-alone drug plan if you want prescription drug coverage. The booklet [Medicare & You 2025](#) has important information about Medigap protections for people switching from Medicare Advantage plans to Original Medicare.

## 12 What if I change prescription drug plans, but find that I don't like my new plan?

In general, you can only switch to another standalone prescription drug plan from October 15 to December 7 each year. If you are enrolled in a Medicare Advantage plan, you may use the Open Enrollment Period from January 1 to March 31 to switch to another Medicare Advantage plan with drug coverage or switch to Original Medicare and enroll into a prescription drug plan. Additionally, there are a few special exceptions that allow you to change to a new plan during 2025, such as if you move out of the service area, lose your employer drug coverage, enter or leave a nursing facility, or if you qualify for Extra Help.

That is why it is so important to review your options before enrolling. There is also a special enrollment period for plans that receive the highest possible quality rating from CMS.

## 13 What is the special enrollment period for “5-star” plans?

Medicare rates plans for quality using a stars system. The best possible score is 5 stars. In October 2024, Medicare will release a list of 5-star prescription drug plans and Medicare Advantage plans for 2025. [The Medicare Plan Finder](#) includes the “Overall Plan Rating” in the listing for each plan. You can sort the plans in your area based on “Overall Plan Rating” to easily find those with a 5-star rating.

Under the special enrollment period for 5-star Medicare Advantage and stand-alone prescription drug plans, you can switch into a 5-star plan at any time during the plan year. This enrollment period will start on December 8, 2024, after the Open Enrollment Period ends. You can make this change only once during the plan year.

Very few plans receive the 5-star rating and there may not be a 5-star plan in your area. The 5-star plans in your area may not be the best options for you in terms of cost, network providers and coverage. You should compare the 5-star plans to your current plan to make sure that you have the same coverage and access to your doctors and other health providers before making the switch to a new plan.

## 14 If I previously qualified for Extra Help (Low-Income Subsidy), do I qualify in 2025?

The 2024 Federal Poverty Level (FPL) guidelines determine the income level requirements for people applying for Extra Help. If you are below 150% of FPL (\$22,590) and have resources below \$17,220 as an individual or if you are married and your household income is below 150% FPL (\$30,660) and have resources below \$34,360, you might qualify for Extra Help. If you applied and qualified for Extra Help at any time and are receiving Extra Help now, Social Security may have contacted you to review your eligibility status for 2025.

In late August 2024, Social Security mailed letters to people who were selected for review and included a form to complete called “Social Security Administration Review of Your Eligibility for Extra Help” (Form SSA-1026). You had 30 days to complete and return this form. Any changes in the amount of Extra Help you will receive will be effective in January 2025.

If you qualified for Extra Help in 2024, but were not selected for a review, you will not receive a form from Social Security and there should be no change in the amount of Extra Help you receive. If you are unsure of your Extra Help status, call 1-800-MEDICARE (TTY: 1-877-486-2048).

**If you have been notified by Social Security that you are no longer eligible for Extra Help in 2025, you will still be enrolled in your plan. After January 1, 2025, you will have to pay monthly premiums and your share of the drug costs. However, during a one-time Special Open Enrollment period, you can change Part D plans between January 1 and March 31, 2025.** This will be an important opportunity for you to change to a new plan if you find that your existing plan is not your best option.

## 15 If I automatically qualified for Extra Help in 2024, will I qualify in 2025?

If you automatically qualified for Extra Help in 2024, you will automatically qualify in 2025 if you:

- Receive both Medicare and Medicaid
- Have your Medicare Part B premiums paid by your state because you belong to a Medicare Savings Program
- Receive both Medicare and Supplemental Security Income (SSI)

Medicare beneficiaries who automatically qualified in 2024, but who will not automatically qualify in 2025, should have received a notice on grey paper from Medicare [CMS Publication No. 11198] in September 2024.

The notice explains why you no longer automatically qualify and will encourage you to complete an enclosed Social

Security application for Extra Help as soon as possible. The application for Extra Help should be returned to Social Security in the postage paid envelope provided.

## 16 Have the rules for Extra Help changed?

Yes. Starting in 2010, Social Security no longer counted life insurance you have as a resource when deciding if you qualify for Extra Help. They also no longer count help you receive from others with your household expenses to decide if you get Extra Help.

You should know though that some states may still count life insurance and the help you receive from others to decide if you are eligible for your state’s Medicare Savings Program (MSP). These programs can help pay for your Medicare Part B premiums and other Medicare costs. Call 1-800-772-1213 or visit [www.SocialSecurity.gov](http://www.SocialSecurity.gov) or [www.BenefitsCheckup.org](http://www.BenefitsCheckup.org).

If you apply for Extra Help, Social Security will send the information to your state’s Medicaid agency to start the process for getting you into your state’s MSP. If you do not want your information to go to the state, there is a box you can check on the application for Extra Help.

## 17 If I received Extra Help in 2024 and qualify again in 2025, will my drug costs change?

Maybe. Your co-payment levels will increase or decrease if you have a change in your income or assets, or if you enter or leave a nursing facility or other institution.

If you continue to automatically qualify for Extra Help and your co-payment levels are changing in 2025, you should have received a letter on orange paper from Medicare [CMS Publication No. 11199] in October telling you your new co-payment amounts.

If you had partial support in 2025, you may be eligible for the full benefit in 2025, possibly lowering your drug costs.

## 18 What if I did not join a Medicare Part D plan when I was first eligible, but I would like to join one now?

You can enroll in a plan during the Annual Open Enrollment. You may have to pay a premium penalty if you did not have coverage that is at least as good as Medicare’s coverage (“creditable coverage”) during the first/initial period that you were eligible to enroll. The penalty amount is calculated based on the number of months you were eligible but did not enroll. If you have to pay a premium penalty, most people will have to pay it for the rest of their life. The penalty will be added to your monthly Medicare private Part D plan premium.

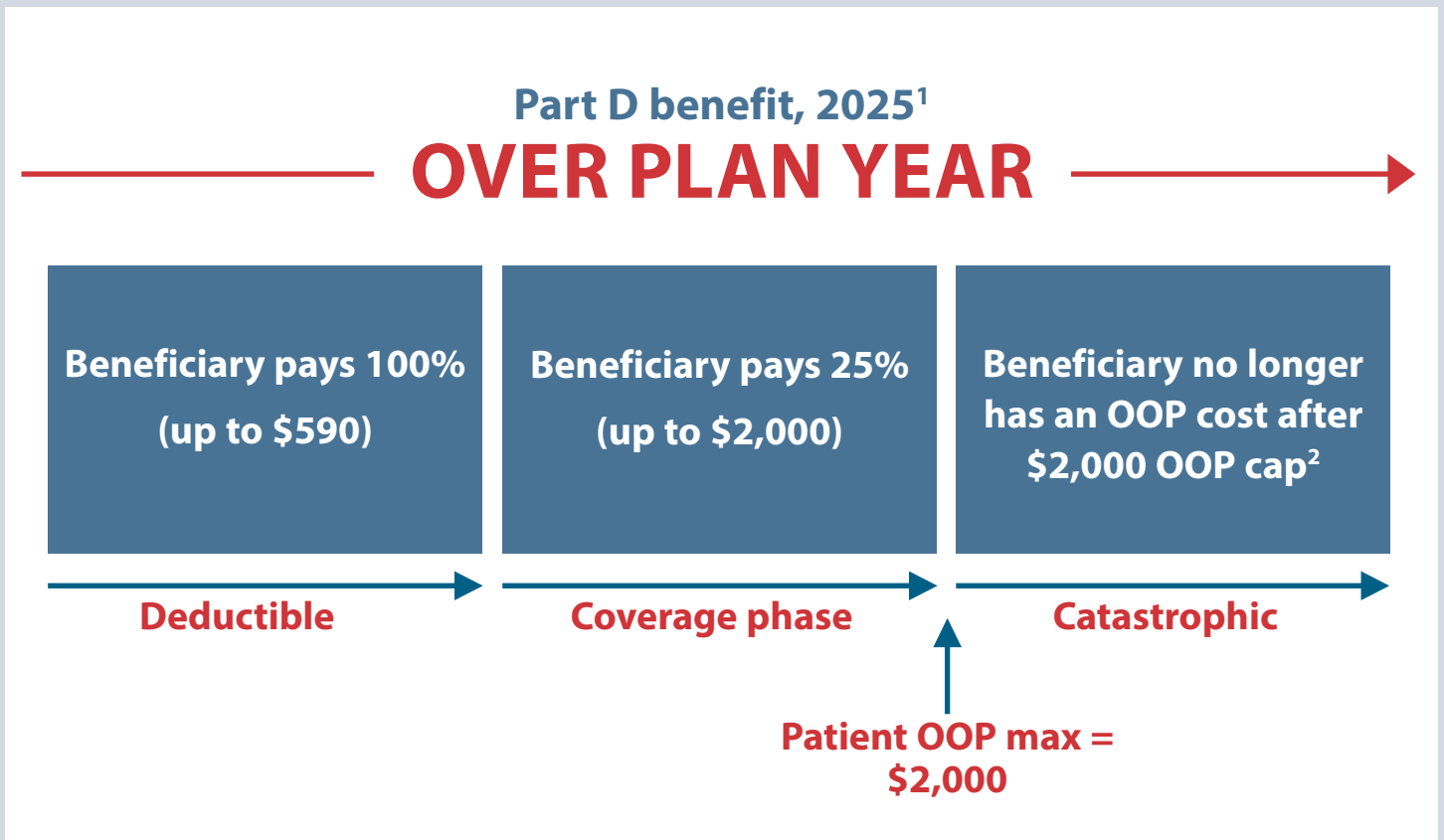
If you qualify for Extra Help with your Medicare prescription drug coverage you can enroll anytime and pay no late enrollment penalty.

## 19 Can I get free help to make decisions about Medicare Part D plans?

Yes. Every state has a State Health Insurance Assistance Program (SHIP) that offers free one-on-one counseling and assistance to people with Medicare and their families. SHIP offices are located throughout each state. To find contact information for the SHIP office closest to your community visit [www.ShipHelp.org](http://www.ShipHelp.org) or call 1-800-MEDICARE (TTY: 1-877-486-2048).

# STANDARD PART D MEDICARE PRESCRIPTION DRUG BENEFIT

The amounts below do not include monthly premiums.



1. Based on: Announcement of Calendar Year (CY) 2024 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies.

2. Cost of Part D covered drugs covered by the Part D plan, manufacturer, and the government.

## ENROLLMENT PERIOD OVERVIEW AND OPTIONS

	OCTOBER 15 - DECEMBER 7, 2024		JANUARY 1 - MARCH 31, 2025
	Part D*	Medicare Advantage*	Medicare Advantage*
If you have Medicare Part A <b>OR</b> Part B, <b>but not both</b>	Add prescription drug coverage	Not available	Not available
If you have Medicare Part A <b>AND</b> Part B (i.e., Original Medicare) and prescription drug coverage	Maintain Original Medicare and maintain or change your prescription drug plan	Join a Medicare Advantage plan with or without prescription drug coverage	Not available
If you have Original Medicare and no prescription drug coverage	Maintain Original Medicare and add prescription drug coverage	Join a Medicare Advantage plan with or without prescription drug coverage	Not available
If you have a Medicare Advantage plan with or without Medicare prescription drug coverage	Switch to Original Medicare, with the option of joining a prescription drug plan	Switch to another Medicare Advantage plan with or without prescription drug coverage	Switch to another Medicare Advantage plan (with or without drug coverage) or switch to Original Medicare (with or without prescription drug coverage)

*\*Important Note: It is not advised to drop prescription drug coverage unless you can get other prescription drug coverage that is at least as good as Medicare's coverage (creditable coverage).*

## ENROLLMENT PERIOD OVERVIEW AND OPTIONS FOR PEOPLE WITH EXTRA HELP

	OCTOBER 15 - DECEMBER 7, 2024	JANUARY 1 - MARCH 31, 2025
People who no longer qualify for Extra Help in 2024	Add, switch or drop a prescription drug plan or a Medicare Advantage plan or return to Original Medicare.	Add, switch or drop a prescription drug plan or join a Medicare Advantage plan during this special enrollment period for this group or return to Original Medicare.
People who qualify for Extra Help in 2024	Switch to another Medicare drug plan or a Medicare Advantage plan at any time as long as they continue to get Extra Help. Coverage will begin the first day of the month after you ask to join a plan.	

**\*Important Note:** It is not advised to drop prescription drug coverage unless you can get other prescription drug coverage that is at least as good as Medicare's coverage (creditable coverage).



## QUESTIONS YOU MAY HAVE AFTER ENROLLMENT

### **1** I enrolled in a Part D plan, but I haven't heard anything. Is this normal?

No. You should have received a welcome letter and a prescription card from the plan. Contact the plan right away to confirm that you are enrolled.

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### **2** I enrolled in a drug plan in December and got a letter welcoming me into the plan, but nothing else. I have nothing to show the pharmacist. How can I get prescriptions filled without a card?

Contact your plan immediately. If you need to get your prescription filled before your card arrives, bring the letter you received from the plan that confirms you have enrolled with you to the pharmacy. If you don't have a letter, ask your pharmacist to call 1-800-MEDICARE (TTY: 1-877-486-2048). The customer service representative should be able to tell the pharmacist in which plan you are enrolled. If you continue to have problems, you should contact your local SHIP office. You can locate your local SHIP office by visiting [www.ShipHelp.org](http://www.ShipHelp.org) or by calling 1-800-MEDICARE (TTY: 1-877-486-2048).

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### **3** Will my plan cover a drug that I need to take even if it is not on their formulary?

The plan must decide within 72 hours (or 24 hours for an expedited review) if they will cover the drug. If they decide not to cover the drug, they must send you a written notice. You also have a right to appeal their decision.

### **4** I am having problems with my old Part D plan. I have enrolled in a new Part D plan, but my old plan still deducts a premium. What should I do?

Report billing errors to 1-800-MEDICARE (TTY: 1-877-486-2048) as well as to the plan. Since your plan has not stopped billing you after you notified it of the error, you may wish to file a complaint (grievance). Ask the plan's customer service representative to send you a complaint form or tell you how to find one on the plan's website. You can also file a complaint (grievance) with Medicare by calling 1-800-MEDICARE (TTY: 1-877-486-2048).

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### **5** Will I be able to access a COVID-19 vaccine through my Part D plan?

No, approved vaccines are covered under Medicare Part B.



Medicare Access for Patients Rx™  
Convened by Lupus Foundation of America

# 2025

MAPRx brings together beneficiary, family caregiver, and health professional organizations committed to improving access to prescription medications and safeguarding the well-being of beneficiaries with chronic diseases and disabilities under Medicare Prescription Drug Coverage (Part D). This resource is co-sponsored by:

