

# Medicare Changes

## WHAT TO KNOW FOR 2025



Medicare changes for 2025 could impact the plan you or your loved ones choose.

Next year, Medicare will limit everyone's total out-of-pocket drug costs to **\$2,000 a year** and introduce the **Medicare Prescription Payment Plan**, a new option to spread drug costs over the year, instead of paying upfront.

### THIS HELPS PEOPLE WITH:

- High-cost drugs and chronic conditions
- Unexpected drug expenses during the year
- Budgeting and predicting costs

### HOW IT WORKS:

- Medicare automatically applies the \$2,000 annual limit.
- You can opt-in to the monthly payment option through your plan at any time for no additional cost.

Talk with your family and health care professionals to choose your best Medicare plan and decide if the Prescription Payment Plan could benefit you.



Visit [nationalhealthcouncil.org](https://nationalhealthcouncil.org) to learn more.

# Medicare Changes

## WHAT TO KNOW FOR 2025



### FREQUENTLY ASKED QUESTIONS:

**Who is eligible?** Everyone with a Medicare prescription drug plan or a Medicare Advantage drug plan.

**Do the changes lower my costs?** Those who currently pay more than \$2,000 a year will automatically save money. The option to spread out costs over the year will not change overall spending but can make budgeting your prescriptions more manageable.

**How will this work with my existing Medicare plan?** After evaluating and choosing the right plan for you on Medicare.gov, you can opt in to monthly payments through your plan or decide you don't need to make any changes.

**Talk with your family and health care professionals and visit [nationalhealthcouncil.org/big-changes-to-medicare-drug-coverage](https://nationalhealthcouncil.org/big-changes-to-medicare-drug-coverage) for more.**

