

Medicare Changes: OPTIONS THROUGHOUT 2025



Two new changes to Medicare in 2025 can help individuals with drug plans better manage costs and budget for their prescriptions. You can still learn and evaluate whether you or a loved one could benefit.

NEW IN 2025

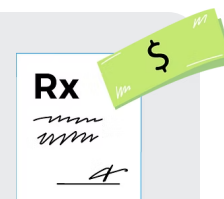
Now, Medicare out-of-pocket costs for covered drugs **will never exceed \$2,000 a year**, ensuring better predictability and affordability.



The Medicare Prescription Payment Plan will also offer those with drug plans the option to spread the cost of prescription medicines out into **monthly payments over the course of the year**, rather than facing large prices upfront. This is especially helpful for people with chronic conditions or high-cost prescription needs.



Remember: The \$2,000 out-of-pocket cap automatically applies to all Medicare prescription drug plans. Those interested in monthly payments can opt in through their Medicare drug plan **at any time during the year.**



LOOKING AHEAD

Good news: The race to choose your Medicare plan during open enrollment **doesn't limit your flexibility** with the Medicare Prescription Payment Plan.

- Drug plan holders can opt in at any time during 2025.
- The earlier in the year you join, the more time you will have to spread out costs over the remaining months of the year.



Not everyone will decide the Medicare Prescription Payment Plan is right for them, particularly if payments are currently manageable in single payments. But keep the option in mind if you:

- Incur unexpected drug expenses during the year.
- Want to budget and predict costs.



Talk with your family or health care professionals and review your financial situation to consider how these Medicare changes can impact you throughout the year. Visit nationalhealthcouncil.org to learn more.

Have you or a loved one decided to opt in to the Medicare Prescription Payment Plan? Have you noticed significant changes in access to your drugs or their affordability this year? We'd like to hear about your experience as a patient or caregiver. **Please reach out to us at MedicarePartD@nhcouncil.org.**