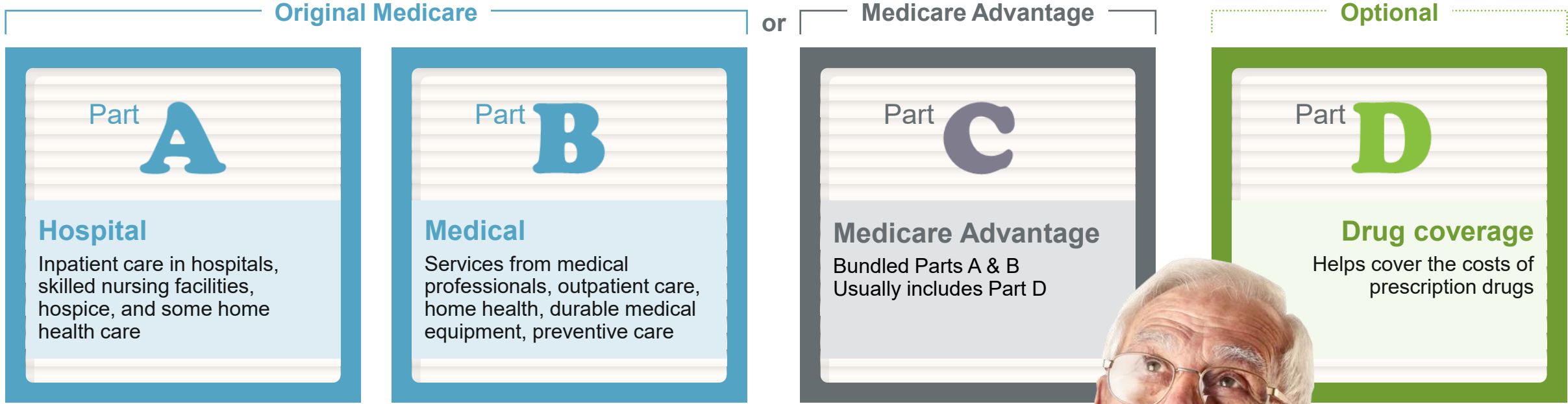


The ABCDs of Medicare¹



Medigap (optional)
Supplemental insurance for original Medicare*


Optional benefits
Dental, vision, hearing, health screening

*Medigap policies may not be used with Medicare Advantage (Part C) or with Part D.
1. CMS. Medicare and You 2026. Accessed September 19, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>

What are the different enrollment periods?




Initial enrollment period¹
A 7-month period around the 65th birthday



General enrollment period¹
For those who missed the initial enrollment period

Medicare Advantage open enrollment period¹
Allows individuals enrolled in a Medicare Advantage plan to make a one-time election to go to either another Medicare Advantage plan with or without prescription drug coverage or Original Medicare

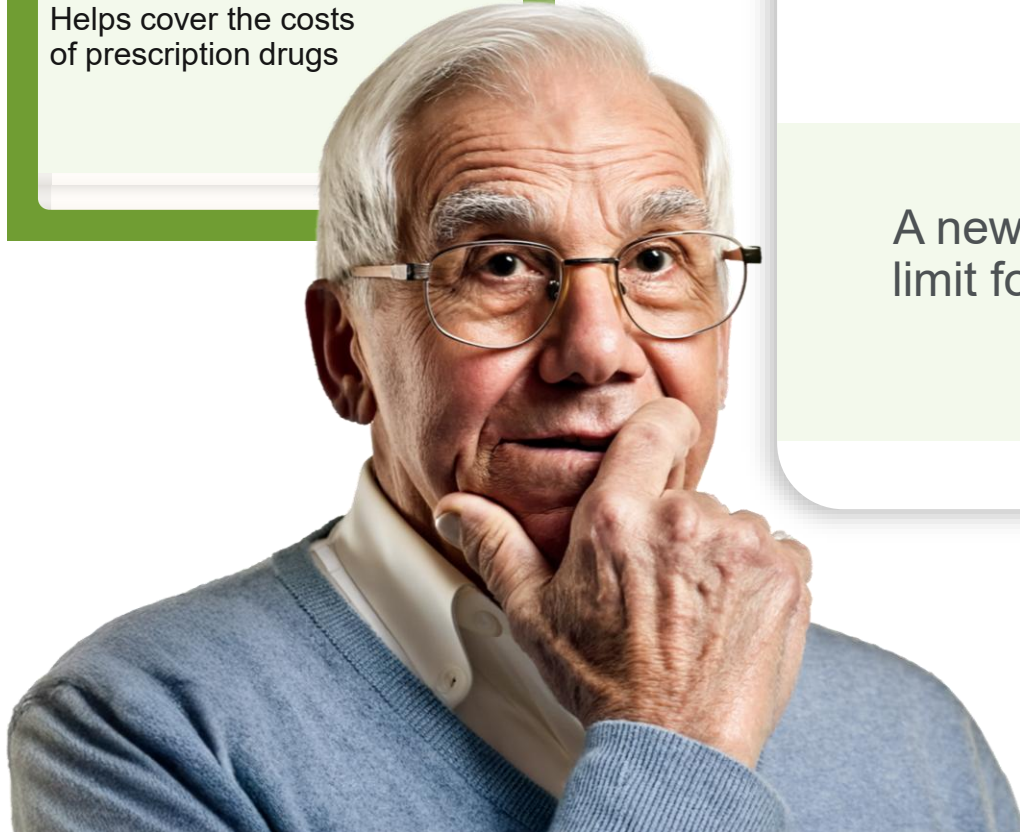
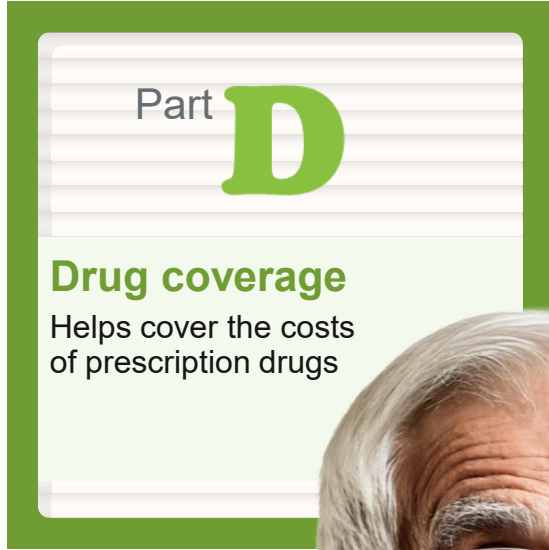
Annual open enrollment period¹
Allows individuals to make changes to coverage and enroll in a Medicare plan



Special enrollment periods²
For those who qualify due to specific life events, like losing employer coverage

1. NCOA. Medicare Enrollment Periods: A Guide for Older Adults. Accessed September 19, 2025. <https://www.ncoa.org/article/medicare-enrollment-periods> 2. Medicare. Joining a Plan. Accessed September 19, 2025. <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan>

Medicare Part D drug coverage in 2026



\$2,100

A new annual patient cost limit for prescription drugs under Part D¹

Medicare Prescription Payment Plan (MPPP)

An optional monthly payment plan for prescription drugs under Part D²

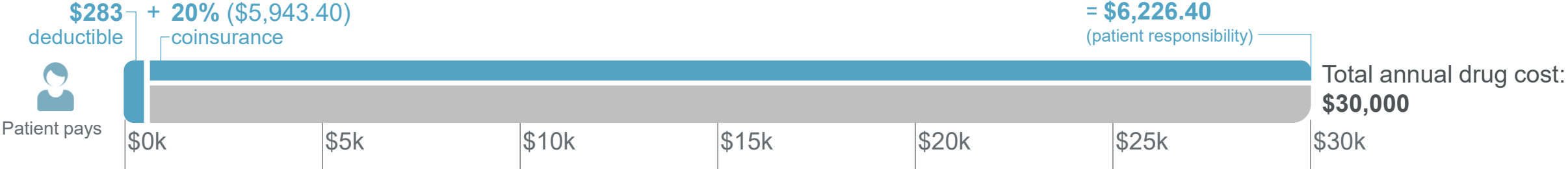
Medicare Part D is a Centers for Medicare & Medicaid Services (CMS) program to help cover costs of patient-administered prescription drugs (medications usually taken at home).

1. CMS. Final CY 2026 Part D Redesign Program Instructions. Accessed September 25, 2025. <https://www.cms.gov/files/document/final-cy-2026-part-d-redesign-program-instruction.pdf> 2. CMS. Fact Sheet: Medicare Prescription Payment Plan. Accessed September 25, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-fact-sheet.pdf>

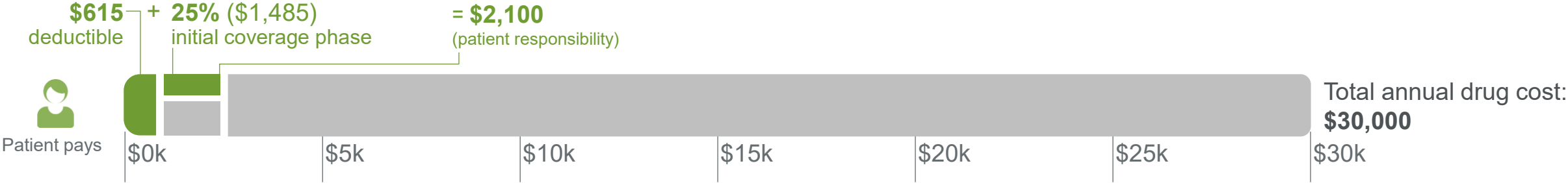


Drug cost sharing in Medicare Part B and Part D^{1,2}

Medicare Part B (medical) (2026)



Medicare Part D (drug coverage) (2026)



1. CMS. Medicare and You 2026. Accessed October 20, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> 2. CMS. 2026 Medicare Parts A & B Premiums and Deductibles. Accessed December 19, 2025. <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles> 3. CMS. Final CY 2026 Part D Redesign Program Instructions. Accessed October 20, 2025. <https://www.cms.gov/files/document/final-cy-2026-part-d-redesign-program-instruction.pdf>

Cost sharing in Medicare Part B with Medigap plans^{1,2}

Medicare Part B (medical) (2026)



Plans	C & Standard F*	A, B, D, G,† M, N	K	L
Part B deductible ³	100%			
Part B coinsurance ³	100%	100%	50%	75%
OOP maximum ⁴			\$8,000	\$4,000
Patient responsibility	\$0	\$283	\$3,254.70	\$1,768.85

*Excludes high-deductible Plan F. Plan C and Standard F are being phased out and are no longer available to new enrollees.
 †Excludes high-deductible Plan G.
 OOP=out-of-pocket
 1. CMS. Medicare and You 2026. Accessed December 19, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> 2. CMS. 2026 Medicare Parts A & B Premiums and Deductibles. Accessed December 19, 2025. <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles> 3. AHIP. State of Medicare Supplemental Coverage. Accessed December 19, 2025. https://ahiporg-production.s3.amazonaws.com/documents/202505-AHIP_MedicareSuppCvg-1.pdf 4. CMS. K & L Out-of-Pocket Limits Announcements. Accessed December 19, 2025. <https://www.cms.gov/medicare/health-drug-plans/medigap/k-l-out-of-pocket-limits-announcements>

Medicare Prescription Payment Plan (MPPP)

Optional program offered by all Medicare plans for patients with Part D coverage.* For patients who enroll, their Part D prescriptions costs will be spread over the year and paid in monthly installments.¹

WHEN



Patients may enroll at anytime during the year^{1,2}:



2026



HOW



Patients must enroll directly through their **Medicare plan** (enrollment is not automatic)¹

Patients can enroll in different ways, such as¹:

- ✓ Paper enrollment
- ✓ Website forms
- ✓ Toll-free number



Patients may also opt out anytime

It is **free to enroll**, and there are **NO** interest or late fees



Note: point-of-sale enrollment was proposed but is not in 2026; CMS will explore this as a requirement for future years.

*Health plans that only charge \$0 for prescriptions do not have to provide the payment option.
CMS=Centers for Medicare & Medicaid Services.

1. Medicare Prescription Payment Plan: Final Part Two Guidance. Accessed September 10, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-two-guidance.pdf> 2. Federal Register. Medicare and Medicaid Programs; Contract Year 2026 Policy and Technical Changes to the Medicare Advantage Program, Medicare Prescription Drug Benefit Program, Medicare Cost Plan Program, and Programs of All-Inclusive Care for the Elderly. Accessed September 10, 2025. <https://www.federalregister.gov/documents/2025/04/15/2025-06008/medicare-and-medicare-programs-contract-year-2026-policy-and-technical-changes-to-the-medicare>

What is different for patients enrolled in MPPP?

When and whom patients pay for their prescriptions has changed. Patients will receive their medication but pay nothing to their pharmacy and instead will receive monthly bills from their Part D plan that will be paid directly.¹

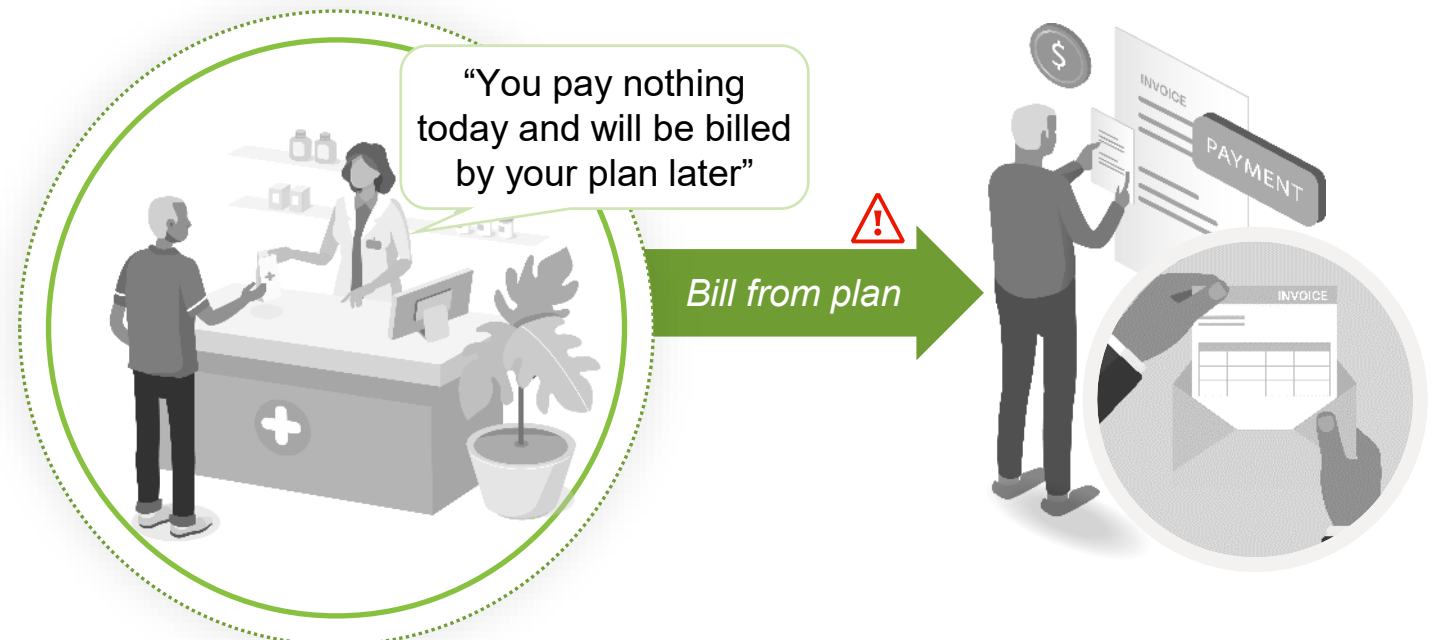
ILLUSTRATIVE EXAMPLE

Without MPPP



Typically, prescriptions will only be dispensed or shipped to the patient when they pay their co-pay/coinsurance to the pharmacy

2026: If enrolled in MPPP



Patients will pay **nothing to the pharmacy** for their prescription(s) ...

... instead, patients will receive **monthly bills** through the end of the year and **pay their plan directly**

MPPP=Medicare Prescription Payment Plan.

1. CMS. Fact Sheet: Medicare Prescription Payment Plan. Accessed December 19, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-fact-sheet.pdf>

What happens if a patient does not make their monthly payment?

It is important for patients to make their MPPP payments on time; there are steps in place to help a patient remain in the program if they want to and if they pay overdue amounts.

Grace period¹



- Medicare plans must provide a grace period of **at least 2 months** for a patient to pay their overdue balance to remain in the program
- After the grace period ends, a patient is considered to have “failed to pay” and the Medicare **plan may terminate their enrollment in MPPP**

Potential reinstatement



- Medicare plans must reinstate enrollment if a patient demonstrates “**good cause**” for failure to pay and pays all **overdue amounts billed**¹
- “Good cause” criteria include prolonged hospitalization and is detailed in CMS Guidance²



A patient **cannot be disenrolled from their Medicare plan** for failure to pay their MPPP bill

If a patient is voluntarily or involuntarily disenrolled from MPPP, they can pay their full balance as an optional lump sum or in monthly installments. They will pay any new prescription costs directly to the pharmacy.¹

CMS=Centers for Medicare & Medicaid Services; MPPP=Medicare Prescription Payment Plan.

1. CMS. Fact Sheet: Medicare Prescription Payment Plan. Accessed September 19, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-fact-sheet.pdf> 2. Medicare Prescription Payment Plan: Final Part One Guidance. Accessed September 19, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf>

Where can patients go for more information about MPPP?

Additional resources are available to help patients see if MPPP might be right for them.

Medicare plan



Patients can visit their health plan's website, or call for more information



If patients need help contacting their plan, call **1-800-MEDICARE** (1-800-633-4227).

Medicare



Scan this QR code to visit [medicare.gov/prescription-payment-plan](https://www.medicare.gov/prescription-payment-plan)

Data rates may apply.

CMS will offer information to help patients learn more about this payment option **and if it might be a good fit for them.**

State Health Insurance Assistance Program (SHIP)



Scan this QR code to visit [shiphelp.org](https://www.shiphelp.org)

Data rates may apply.

Patients can contact their local SHIP for **free, personalized health insurance counseling.** Patients can also call 1-877-839-2675 for help.

CMS=Centers for Medicare & Medicaid Services; MPPP=Medicare Prescription Payment Plan.