

# Changes to Medicare in 2025 will *cap* your out-of-pocket (OOP) costs for covered Part D Drugs<sup>1,2</sup>

Visit [MyHealthcareFinances.com](https://MyHealthcareFinances.com) or scan here to learn more about Part D and healthcare insurance:



- **\$2,000** is the **total maximum OOP cost** you will pay for all your covered Part D drugs in 2025. This includes your yearly deductible.
- You also have the **option to spread your OOP costs out over the course of the year** by opting in the **Medicare Prescription Payment Plan**, also known as M3P.

## Medicare Prescription Payment Plan<sup>\*\*</sup>



Opt in during open enrollment or anytime during the plan year<sup>§</sup>



No payment required at pharmacy



Receive a bill from your Part D drug plan

**For more information on the Medicare Prescription Payment Plan and how to opt in, contact your health plan or scan the QR code to visit [Medicare.gov](https://www.Medicare.gov):**



\* This plan only applies to drugs covered by Medicare Part D. Most medications you get from a pharmacy and take at home are covered by Part D. Please contact your health plan if you are unsure if your medications are covered by your Part D plan.

† There is no fee to join the plan.

‡ This plan does not cover your monthly premium.

§ You may also leave the plan anytime during the plan year.

# If you have limited income and resources you may qualify for “Extra Help,” a federal program which can help lower your OOP costs

Visit [MyHealthcareFinances.com](https://www.MyHealthcareFinances.com) or scan here to learn more about Part D and healthcare insurance:



- **1 in 4** people with Medicare Part D qualify for Extra Help, which can lower your OOP costs<sup>3</sup>
- Extra Help Benefits for Part D in 2025 include:<sup>4</sup>

**\$0** drug plan premium

**\$0** annual deductible

**\$12.15** copay for brand-name drugs & \$4.90 copay for generic drugs

- Please contact your health plan or visit the Medicare website or [ssa.gov/extrahelp](https://ssa.gov/extrahelp) for more information on if you qualify for Extra Help and how to apply

The information contained in this document is provided for informational purposes only. Accurate completion of reimbursement- or coverage-related documentation is the responsibility of the healthcare provider and patient. Pfizer and its agents make no guarantee regarding reimbursement for any service or item.

Current as of 09/2024.

**References:** **1.** Inflation Reduction Act, Pub. L. No. 117-169 (2022) **2.** Centers for Medicare and Medicaid Services. (2024, February 29). Medicare Prescription Payment Plan: Final Part One Guidance. CMS. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf> **3.** Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. 2023 Annual Report. Accessed October 24, 2023. <https://www.cms.gov/oact/tr/2023> **4.** Centers for Medicare and Medicaid Services. (2024, April 1). Announcement of Calendar Year (CY) 2025 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. CMS. <https://www.cms.gov/files/document/2025-announcement.pdf>