

Updates to Medicare Part D in 2026

See inside to learn how your patients with Medicare
may be able to save on prescription drug costs.

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may be able to save on prescription drug costs.**

This guide to changes in Medicare Part D programs is provided as a service to healthcare providers and is not comprehensive. Please refer to the Centers for Medicare & Medicaid Services for more information about any coverage, restrictions, or conditions that may apply.

2026 Updates to Medicare Part D Focus on Keeping Medications Affordable for More Patients

Out-of-pocket (OOP) costs are capped at \$2100^{1,2}

- The maximum amount that patients will pay in OOP costs for brand or generic medications is \$2100

Option to spread out OOP costs³

- The Medicare Prescription Payment Plan (MPPP) provides patients the option to spread out their OOP costs throughout the year

OOP costs include the amount the patient is responsible for paying after deducting amounts paid by third-party payers⁴

What patients will pay in 2026⁵

Patients will pay

- **Monthly premium which varies by plan**
- **Annual deductible that varies by plan**
- **MPPP payment, if opted into smoothing³**

Patient OOP costs will vary depending on what phase they are in. **Below is the breakdown of what your Medicare patients will pay this year for their medications.**

	2024 ^{2,6}	2025 ^{1,7}	2026 ^{1,7}
Deductible	100% of drug cost up to \$545*	100% of drug cost up to \$590*	100% of drug cost up to \$615*
Initial Coverage	25% of drug costs up to \$5030	25% of drug costs up to \$2000	25% of drug costs up to \$2100
Coverage Gap	25% of drug costs up to \$3300 OOP	None	None
Catastrophic Phase	None	None	None

*The patient will pay 100% of the cost of their medications until they reach their deductible (eg, \$615 in 2026). The patient then moves to the initial coverage phase where they will pay 25% of the drug costs up to the OOP threshold (eg, \$2100 in 2026).¹

The MPPP Can Help Patients **Manage Their Prescription Drug Costs**

Patients can enroll in the MPPP during open enrollment in October through December³

or

At any time during the plan year³

- **The MPPP may be right for your patient** if they are paying more than \$600 a month for their prescription medications at the pharmacy³
- **The MPPP is available for all patients** enrolled in a Medicare prescription drug plan or a Medicare Advantage plan³
- **Patients can enroll** in the MPPP even if they switch plans during the year⁸
- **Patients enrolled** in Medicare Extra Help can also enroll in the MPPP³
- **Patients should evaluate** the balance of charity or foundation support for 2025, as it may eliminate the need to enroll in the program

If your patient enrolled in the MPPP during 2025, their enrollment automatically continues in 2026³

Amounts can vary from patient to patient and from month to month. Patients should speak with their health plan for more information³

Discuss MPPP with your patients to see if they would benefit from dividing OOP costs into monthly installments

Medicare Extra Help Can Help Patients With Their Prescription Costs

Medicare Extra Help is a program to help people with limited income and assets pay for their prescription drugs.

Medicare beneficiaries may qualify for Extra Help if their yearly income and resources are within these limits.^{9,10*}

	ANNUAL INCOME	OTHER RESOURCES
Individual	Limited to \$23,475	Limited to \$17,600
Married couple	Limited to \$31,725	Limited to \$35,130

Medicare beneficiaries who meet any of the following conditions **automatically qualify for Extra Help** and don't need to apply¹¹:

- **Receive full Medicaid coverage**
- **Are in a Medicare Savings Program**
- **Receive Supplemental Security Income (SSI) benefits**

These individuals will receive a purple letter from Medicare.

Patients who qualify for Extra Help pay^{11,12}

- **No monthly premium**
- **No annual deductible**
- **No Part D late enrollment penalty**
- **A reduced amount for both generic and brand-name drugs**

Patients receiving Extra Help will pay ¹² • \$5.10 for generic drugs • \$12.65 for brand-name drugs	Dual-eligible patients will pay ^{12†} • \$1.60 or \$5.10 for generic drugs • \$4.90 or \$12.65 for brand-name drugs
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*Income and resource limits are as of 2025 and may change in 2026. Income limits are higher in Alaska and Hawaii.¹⁰

†Dual eligible beneficiaries are those who qualify for both Medicare and Medicaid benefits.

Up to **3 Million Americans** Who Qualify for Extra Help **Have Not Enrolled**⁹

Equip and encourage your patients to apply for Extra Help with the information below

Because the application will have questions about your patients' incomes and resources, they should gather their **relevant documents**^a before applying. These documents may include:

- **SOCIAL SECURITY CARD**
- **BANK ACCOUNT STATEMENTS**
- **INVESTMENT STATEMENTS**
(including IRAs, stocks, bonds, mutual funds, etc)
- **TAX RETURNS**
- **PAYROLL SLIPS**
- **SOCIAL SECURITY BENEFIT AWARD LETTER**
- **STATEMENTS FOR PENSIONS,**
veterans' benefits, annuities, and
Railroad Retirement Board benefits



Don't assume your patients know if they are eligible for Extra Help.

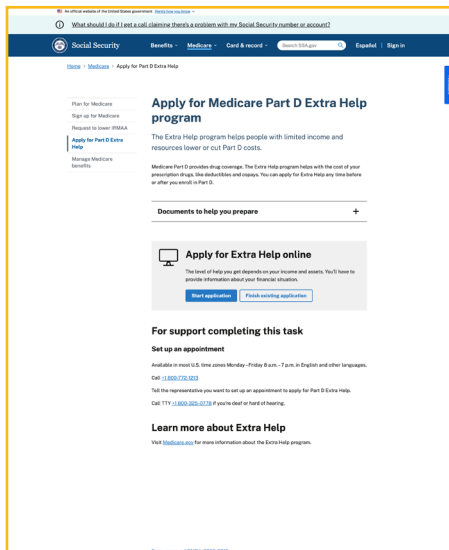
The sooner your patients apply, the sooner they can begin receiving benefits. See instructions below that can help support your patients as they apply for Extra Help.

^aPatients who are married may also have to document relevant information regarding their spouse.

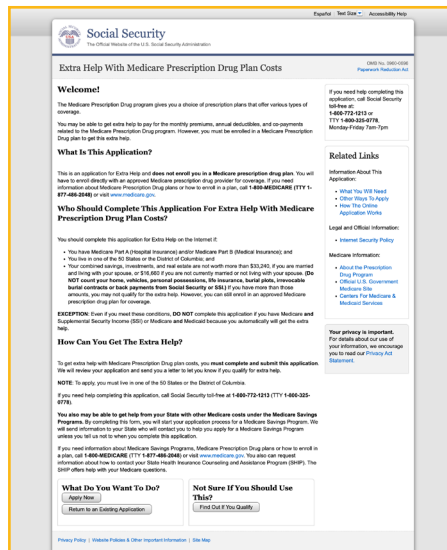
Applying for Extra Help

When they are ready, patients can apply for Extra Help by following these steps:

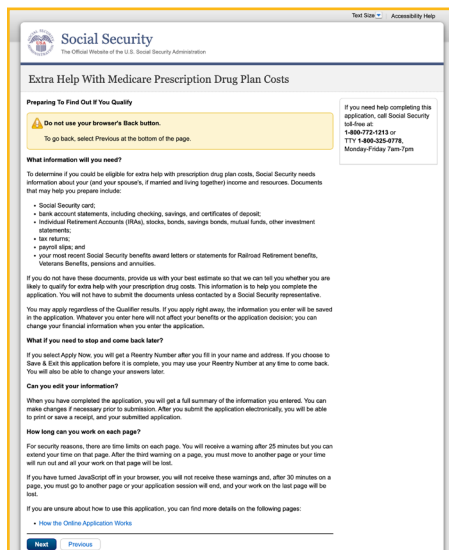
- Go online to www.ssa.gov/extrahelp



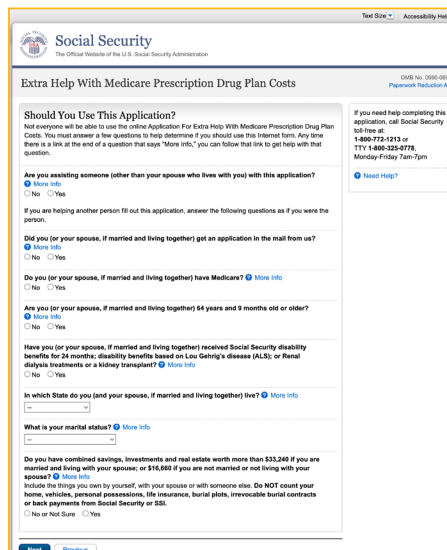
Click **Start application.**



Click **Apply Now.**



Click **Next.**



Answer the questions, then click **Next.**

If the patient is **eligible**, the website will prompt the patient to complete an application.

Patients may also apply

- By phone to the Social Security Administration at **1-800-772-1213** (TTY 1-800-325-0778); this number can also be used to request that an application be sent via mail

- By phone and fax through the **local Social Security office**; to find the nearest Social Security office, visit <https://secure.ssa.gov/ICON/main.jsp>

LOW-INCOME SUBSIDY

Patients May Be Eligible for **Other Resources** That **Offer Financial Support**



State Health Insurance Assistance Programs (SHIPs)

may provide additional options to help with prescription drug costs

(www.shiphelp.org).



Foundation help^a **FundFinder**

(fundfinder.panfoundation.org) is a free resource that provides information about available patient assistance programs and can provide notifications when a disease fund opens at any of the charitable patient assistance foundations. FundFinder provides a listing of patient advocacy organizations for several disease states so users can find additional support services.

^aTaiho Oncology does not influence or control the decisions of independent co-pay assistance foundations; each co-pay assistance foundation has its own criteria for patient eligibility. We cannot guarantee financial assistance.

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