

# 2026

## MEDICARE PART D AND YOUR PATIENTS



*Actor portrayal.*

# What's new for Medicare beneficiaries in 2026?

## The Inflation Reduction Act (IRA) of 2022 has made significant changes to the Medicare program<sup>1</sup>

The IRA includes provisions to:



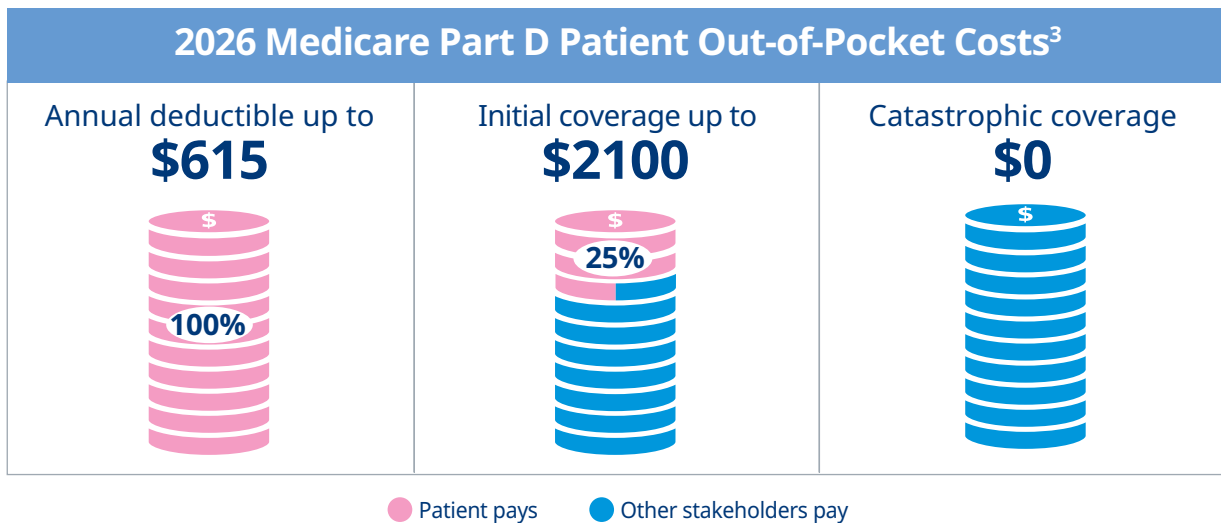
Cap patient out-of-pocket (OOP) spending on Medicare Part D drug costs at \$2100<sup>1</sup>



Provide an option to spread out OOP costs throughout the year with the Medicare Prescription Payment Plan (MPPP)<sup>1,2</sup>

## Medicare Part D Patient Benefit Design

In 2026 patients won't pay more than \$2100 in OOP costs for the entire year<sup>3</sup>



# Medicare patients have the option to enroll in the Medicare Prescription Payment Plan (MPPP)

Medicare beneficiaries have the option to spread their OOP prescription costs into monthly installments, also referred to as “smoothing”<sup>2</sup>

## How the MPPP works



Patients can **opt in to the MPPP** with their Medicare Part D plans (both standalone and Medicare Advantage plans)<sup>2</sup>



Once approved, **prescriptions are provided with no charge** at the pharmacy<sup>4</sup>



Patients **receive a monthly bill** from their plan that **spreads the cost of prescriptions throughout the year**<sup>2</sup>

Part D prescription drug plan members eligible to participate in the program will be notified prior to the start of the plan year, during the plan year, and at the pharmacy point of sale if a single prescription OOP cost exceeds \$600<sup>2</sup>



### Important reminders about Medicare Part D

- Every January 1, patients will automatically start back at Phase 1 (annual deductible) no matter where they ended the previous calendar year<sup>1</sup>
- During open enrollment, it is important to remind patients to carefully compare plans, as formularies and patient cost-sharing amounts can change each year<sup>4</sup>
- Medication costs will be based on the health plan design and formulary status<sup>4</sup>
- Patient cost-sharing varies among plans<sup>1</sup>

# Part D and your patients in 2026

## Information about affordability for your patients

It is important to make sure that your patients can afford the medications they need. If your patients have<sup>4</sup>:

- **Medicare:** They can sign up for Medicare Part D prescription drug coverage
- **Medicare and limited resources:** They may qualify for the Extra Help program, also known as the Low-Income Subsidy (LIS)

Encourage your patients to apply for Extra Help by visiting:  
[www.ssa.gov/extrahelp](http://www.ssa.gov/extrahelp)

## Medicare beneficiaries can qualify for Extra Help

- **Extra Help** is designed to provide additional Part D premium and cost sharing to eligible low-income individuals<sup>4</sup>
- Medicare **automatically provides full Extra Help** to individuals that receive both Medicaid and Medicare; these patients do not have to apply or enroll as they automatically receive Extra Help<sup>4</sup>
- Some non-dual-eligible patients with lower incomes **may be eligible for full Extra Help** if they meet low-income qualifications<sup>1,4</sup>

### 2026 Copayment/Coinsurance Amounts<sup>5</sup>

	Medicare Part D	Extra Help Program	
	Standard benefit <sup>a</sup>	Full subsidy <sup>b</sup>	Dual eligible <sup>c</sup>
<b>Deductible phase</b>	\$615	\$0	\$0
<b>Initial coverage phase (\$2100 max OOP cost)</b>	25%	\$5.10 generic \$12.65 branded	\$1.60 generic \$4.90 branded
<b>Catastrophic phase</b>	0%	\$0 generic \$0 branded	\$0 generic \$0 branded

Patients can obtain more information by visiting [www.ssa.gov/medicare/part-d-extra-help](http://www.ssa.gov/medicare/part-d-extra-help)

Ask your patients enrolled in Part D how much they pay for their prescriptions at the pharmacy. If their response is \$12.65 or lower, they may already be receiving Extra Help.<sup>5</sup>

<sup>a</sup>Plans may vary.

<sup>b</sup>To qualify, patients must have an annual income  $\leq$ 150% of the federal poverty level, which is  $\leq$ \$23,475 for single people or  $\leq$ \$31,725 for married people. Additional resource limits apply.<sup>1</sup>

<sup>c</sup>Eligible for Medicare and Medicaid.<sup>4</sup>

Your patients are automatically enrolled in Extra Help if they are<sup>4</sup>:

**Dual Eligible**—receiving both Medicare and Medicaid coverage

OR

A member of a **Medicare Savings Program**

OR

Receiving **Supplemental Security Income**

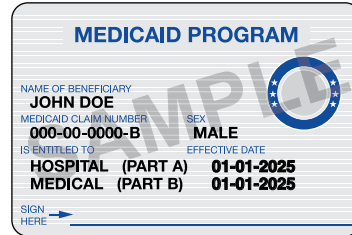
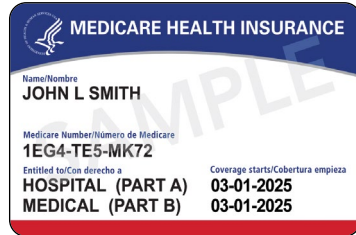


*Actor portrayal.*

Many individuals who are eligible for Extra Help are NOT enrolled; as they may be unaware that they are eligible.<sup>6</sup> It is important to help your patients find out if they qualify for assistance.

# Help your patients check their benefits

Below are examples of Medicare and Medicaid cards. If you suspect that some of your patients have low incomes, ask them if they are aware of Extra Help.



*The appearance of Medicare and Medicaid cards may vary by state and plan.*

Ask your patients enrolled in Part D how much they pay for their prescriptions at the pharmacy. If their response is \$12.65 or lower, they may already be receiving Extra Help.<sup>1</sup>



## Important Terms for Your Patients to Know

**Coinsurance:** Your patient's share of the costs of a covered healthcare service, **calculated as a percentage of the charge** (for example, 20%), after any deductible<sup>4</sup>

**Copayment:** Your patient's share of the costs of a covered healthcare service **as a fixed dollar amount** (for example, \$30) after any deductible<sup>4</sup>

**Deductible:** An amount your patient pays out-of-pocket during a coverage period **before** their plan begins to pay<sup>4</sup>

**Formulary:** A **list of prescription drugs** a plan covers<sup>4</sup>

**Premium:** A periodic amount your patient pays for **their health insurance** coverage<sup>4</sup>

**Tier:** Different **levels of covered drugs on a formulary** based on cost, generic vs brand name, and specialty drugs<sup>4,7</sup>

### Medicare<sup>4</sup>

- **Part A:** Covers inpatient hospital stays, skilled nursing care facility stays, home healthcare, and hospice care
- **Part B:** Covers doctor visits and outpatient care, as well as physician-administered drugs, durable medical equipment, and preventive services
- **Medicare Advantage/Part C:** A Medicare-approved plan from a private company, which bundles Part A, B, and usually part D, as an alternative to the original Medicare
- **Part D:** A plan run by private insurance companies that covers the cost of specific prescription drugs or vaccines per rules set by Medicare

# Where can your patients go for more information?

## Enroll in Medicare Part D

If new to Medicare, they can enroll in a Part D insurance plan beginning 3 months before and continuing through 3 months after they get Medicare, or during the annual enrollment period (mid-October to early December).<sup>1,4</sup>

If they receive Extra Help, they may be able to make changes to their prescription drug coverage outside of the open enrollment period.<sup>4</sup>

### To find a plan in their area, patients can:



Visit [www.medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)



Call Medicare at  
**1-800-633-4227**

### Patients with Part D who have trouble affording their medications can:



Apply for Extra Help



Visit [www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states](https://www.medicare.gov/plan-compare/#/pharmaceutical-assistance-program/states) to learn more about the assistance programs in their state



Visit [www.NovoCare.com](https://www.NovoCare.com) to see if they qualify for the Novo Nordisk Patient Assistance Program

**References:** **1.** Q1Medicare.com. 2026 Medicare Part D outlook. Accessed May 5, 2025. <https://q1medicare.com/PartD-The-2026-Medicare-Part-D-Outlook.php> **2.** Centers for Medicare & Medicaid Services. Medicare Prescription Payment Plan: final part one guidance. Accessed June 9, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-finalpart-one-guidance.pdf> **3.** Centers for Medicare & Medicaid Services. Final CY 2025 Part D redesign program instructions fact sheet. Accessed June 9, 2025. <https://www.cms.gov/newsroom/fact-sheets/final-cy-2025-part-d-redesign-program-instructions-fact-sheet> **4.** Centers for Medicare & Medicaid Services. Medicare & you 2025. Accessed June 4, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> **5.** Centers for Medicare & Medicaid Services. Announcement of calendar year (CY) 2026 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. Accessed May 5, 2025. <https://www.cms.gov/files/document/2026-announcement.pdf> **6.** Assistant Secretary for Planning and Evaluation. Medicare enrollees and the Part D Drug Benefit: improving financial protection through the Low-Income Subsidy. Published February 2024. Accessed June 11, 2025. <https://aspe.hhs.gov/sites/default/files/documents/06d0500ba1e2732cad7a1b1fb994b206/lis-issue-brief.pdf> **7.** Centers for Medicare & Medicaid Services. Glossary. Accessed July 16, 2025. <https://www.medicareinteractive.org/glossary#letter-C>

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