

# Managing Your OOP Costs for Medicare Part D Prescriptions in 2026<sup>1,2</sup>



## How will my out-of-pocket (OOP) drug costs change in 2026?

OOP drug costs are the expenses you have to pay for your prescriptions.

### \$2,100 OOP Maximum\*

You will **not pay more than \$2,100** in 2026 for all of your Part D-covered drugs (branded and generic)

### \$0 OOP Costs


**\$0 costs** for all covered drugs **after** you reach the yearly OOP maximum of \$2,100

### Payment Plan Option

You may be able to **spread your OOP costs** across the calendar year (Jan-Dec) in **monthly installments**

## Consider managing drug costs with the Medicare Prescription Payment Plan<sup>†‡§||</sup>

When participating in the Medicare Prescription Payment Plan, you may:

 **Opt in** during Medicare open enrollment or any time during the year

**\$0** **Pay as little as \$0 at the pharmacy** (including mail order or specialty pharmacies)

 **Receive a bill from your health plan** or Part D drug plan each month (instead of paying the pharmacy)

### Need more information?



**Contact your health plan or Part D plan:** Call using the phone number on the back of your member ID card or visit the plan website

OR

Visit these websites to learn more:



[Medicare.gov](https://www.Medicare.gov)



[Myhealthcare Finances.com](https://www.MyhealthcareFinances.com)

## Important Reminders



For the lowest possible monthly payments, **opt in to the Medicare Prescription Payment Plan during open enrollment**. This lets you stretch out payments for as long as 12 months (Jan-Dec 2026).



**Starting in 2026**, if you participate in a Medicare Prescription Payment Plan, **you'll be automatically re-enrolled each year** unless you opt out.



**This resource is for informational purposes only.** Contact your health plan or Part D plan directly for more information about your prescription drug benefits.

\*OOP maximum for 2026 plan year.

†This plan only applies to drugs covered by Medicare Part D. Most medications patients get from a pharmacy and take at home are covered by Part D. Please have patients contact their health plan if they are unsure if their medication is covered by their Part D plan.

‡There is no fee to join the plan.

§This plan does not cover a patient's monthly premium.

||Patients may leave the plan at any time during the plan year.

# How could your monthly Part D OOP costs change in 2026?\*



**Meet David:** He has a Part D plan and is taking medications that, together, total \$12,000 per month. At the pharmacy, David would pay his deductible and coinsurance from the initial coverage phase in January.

David is an example patient for illustrative purposes only and is not based on an actual patient.

## If David **DOES NOT OPT IN** to the Medicare Prescription Payment Plan

David will reach the \$2,100 OOP maximum in 1 month and then pay \$0 for the rest of the plan year.

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
\$2,100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## If David **OPTS IN** to the Medicare Prescription Payment Plan

If David opts in to the payment plan, he will pay his Part D plan about \$175/month (Jan-Dec).

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175	\$175
\$2,100											

If David has no prescription drug spend before June 2026, he will pay his Part D plan about \$300/month (Jun-Dec).

Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
					\$300	\$300	\$300	\$300	\$300	\$300	\$300
\$2,100											



**If you're enrolled in Medicare's Extra Help program, you may not benefit from the Medicare Prescription Payment Plan because your OOP drug costs are likely below the \$2,100 annual maximum.**

In 2026, patients who are enrolled in Extra Help pay a \$0 premium, a \$0 deductible, a \$12.65 copay for brand-name drugs, and a \$5.10 copay for generic drugs.<sup>1</sup>

**Please contact your Part D plan, or visit [Medicare.gov](https://www.medicare.gov) or [ssa.gov/extrahelp](https://www.ssa.gov/extrahelp) for more information.**

\*Coverage example costs are based on calculations by Sumitomo Pharma America, Inc.: \$2,100/12 months=\$175 and \$2,100/7 months=\$300.

<sup>†</sup>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 Sumitomo Pharma America, Inc. make no guarantee regarding reimbursement for any service or item. Current as of September 2025.

**References:** 1. Centers for Medicare and Medicaid Services. Announcement of calendar year (CY) 2026 Medicare Advantage (MA) capitation rates and Part C and Part D payment policies. April 7, 2025. Accessed September 2, 2025. <https://www.cms.gov/files/document/2026-announcement.pdf> 2. PAN Foundation. Understanding the Medicare Prescription Payment Plan. Accessed September 2, 2025. <https://www.panfoundation.org/understanding-the-medicare-prescription-payment-plan/>

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