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MEDICARE PRESCRIPTION PAYMENT PLAN: IS THIS BENEFIT RIGHT FOR YOU?

MEDICARE PRESCRIPTION PAYMENT PLAN (MPPP) OVERVIEW

If your prescription drug costs are high, you may benefit from participating in the Medicare Prescription Payment Plan, also known as MPPP. Your pharmacy or Part D plan may suggest that you opt into the MPPP if they think you are likely to benefit from participating. The MPPP will spread your out-of-pocket drug costs into monthly payments so that you can pay them over the course of the year, rather than all at once.

Whether the MPPP is the right fit for you will depend on a number of factors, including (1) when you opt in during the year, (2) your anticipated total out-of-pocket costs for all your prescriptions, and (3) how often you will need to fill your prescriptions. Use the Medicare resources in this Guide on page 12 and contact your local State Health Insurance Assistance Program (SHIP) to see if the MPPP will benefit you. Your Part D plan should also be able to help answer questions.

OPTING INTO THE MPPP

You have the option to participate in the MPPP; your Part D plan will not automatically sign you up for the MPPP. If you are going to opt in, it is best to join during annual open enrollment or earlier in the year before you pick up your first prescription, but you can sign up for MPPP at any time during the year.

During the Medicare annual open enrollment period, from October 15 through December 7, your Part D plan may suggest that you might benefit from the MPPP if you have had high out-of-pocket costs. In 2027, your pharmacy may provide you information about the MPPP if a single prescription exceeds $600 – deeming you likely to benefit from participating in the MPPP – but it cannot enroll you in the MPPP. You do not need either of these notifications to enroll. If you do wish to enroll in the MPPP, you need to contact your Part D plan directly by phone, online, or mail.

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Important notes about the MPPP

If you participate in the MPPP, when you fill a prescription, **you won't have to pay at the pharmacy counter.** Instead, you will get a monthly bill from your Part D plan with information on how much you incur for that specific month and your remaining balance for the year. This will be a different document from your Part D plan premium bill and Part D Explanation of Benefits document.

There is **no interest payment** on your monthly payments.

Your out-of-pocket prescription drug costs **will not exceed $2,400 in 2027,** whether or not you participate in the MPPP.*

If you are late for a payment, **your Part D plan must inform you** with a notice a couple of weeks after a missed payment.

If you miss a payment, your Part D plan must allow you 2 months to make the missing payment. If the balance is paid during this time, you can continue participating in the MPPP. However, if you do not make the payment within the 2-month timeframe, your plan can remove you from the MPPP. However, **missing a prescription drug payment will not impact your Part D plan coverage.** The only way you can be removed from your Part D plan is if you miss your monthly premiums.

You may voluntarily **leave the MPPP at any time,** but you must pay your outstanding balance.

Once you opt into the MPPP for one prescription, the program will **spread your out-of-pocket costs throughout the year** for any new prescriptions that you fill in the year. You will be auto-enrolled for the next year if you stay in your current plan and do not opt out of the program.

* Please note the monthly premium for the Part D plan must be paid, regardless of whether the $2,400 out-of-pocket cap has been met.

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HOW DO I KNOW IF MPPP IS RIGHT FOR ME?

A decision to participate in the MPPP is an individual financial decision, based on your unique situation. Below is additional information to help you make that decision.

Medicare beneficiaries who rely on state programs such as State Pharmaceutical Assistance Programs (SPAPs) or AIDS Drug Assistance Programs (ADAPs), or on charitable funding for help paying their out-of-pocket costs should contact those programs to find out if enrollment in MPPP is advisable in their circumstances.

Are you enrolled in a Medicare Part D prescription drug plan?

You must first enroll in a plan before enrolling in the MPPP.

NO → Enroll and learn more through your plan or Medicare.gov; consult your SHIP for more info.

YES → **Will you be receiving Extra Help in 2027?**

YES → The MPPP may not be your best option. But if you are experiencing trouble with paying your prescription drug costs, consult this resource for more info.

Refer to MPPP FAQs for more details.

NO or NOT SURE → **Are you experiencing at least one of these events?**

Or do you anticipate facing at least one?

- High monthly prescription drug costs OR
- Trouble paying out-of-pocket costs upfront OR
- Prefer to spread out your payments over the year

NO → Refer to MPPP FAQs for more details.

YES → **Is your annual income at or below 150% of the FPL?**

For individuals, that amounts to a household income less than $23,940 and resources less than $18,090. For married people, that's household income less than $32,460 and resources less than $36,100.

YES → The Extra Help program may be the best program for you. You can enroll in Extra Help at: https://www.ssa.gov/medicare/sign-up.

More details about Extra Help on next page.

NO → The MPPP may be the right program for you. Contact your Part D plan to enroll or your local SHIP for more information.

Refer to MPPP FAQs for more details.

Refer to Medicare's webpage on Medicare Prescription Payment Plan for more information.

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Other financial help such as **"Extra Help"** (also known as the Low-Income Subsidy, or LIS program)

If you qualify for Extra Help, then participating in the Extra Help program will benefit you more than opting into the MPPP. Extra Help assists people with limited income and resources to lower their Part D medication costs. In 2027, those who qualify for Extra Help will pay no more than $12.65 for brand name/non-generic drugs and $5.10 for generic drugs.

Individuals might qualify for Extra Help if your income is at or below 150% of the federal poverty level (or FPL), which is $23,940, and if you have resources that are less than $18,090. Married people may qualify if they have a household income that is less than $32,460 and resources less than $36,100. These are the 2026 amounts and subject to change. If you qualify for Extra Help, you will likely benefit more with Extra Help than the MPPP.

Your state may also have programs that assist Medicare beneficiaries with prescription drug costs for certain medical conditions. Some people also rely on charitable funding to assist with out-of-pocket costs. Please contact any other program you use to find out if they recommend participating in the MPPP, or contact your local State Health Insurance Assistance Program (SHIP) about other programs in your state.

To learn more, please see the MAPRx Part D Enrollment Guide, or contact Social Security (which administers the Extra Help program).

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Are you trying to decide if the MPPP is right for you?

Below are examples that may help you understand if you are likely to benefit from enrolling in the MPPP[1]

1. Coverage example costs are based on calculations by MAPRx and are not based on actual patients.

2. Coverage example costs do not include plan premiums. The timeframe to reach the $2,400 out-of-pocket cap, when you begin paying $0 for covered prescriptions, depends on individual plan benefits and monthly medication costs. Monthly payments may vary based on a patient's individual situation. The MPPP calculates the first month's bill differently than bills for the rest of the months in the year. The MPPP bills the "maximum possible payment" for the first month, which is $200 ($2,400 out-of-pocket max divided by 12 months in the year).

For more information, contact your local State Health Insurance Program (SHIP) for in-depth, one-on-one insurance counseling and help with Medicare: https://www.shiphelp.org/.

Julie has an out-of-pocket cost of $700 at the pharmacy in January. She is prescribed a multiple drug regimen to treat her chronic condition. She expects to pay the same out-of-pocket cost per month for the rest of the calendar year until she reaches the $2,400 out-of-pocket cap.

Scenario 1: What will Julie pay on a monthly basis if she enrolls in the MPPP in January?

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Julie **does not enroll** in the MPPP	$700	$700	$700	$300	$0	$0	$0	$0	$0	$0	$0	$0	$2,400
Julie **enrolls in the MPPP** in January	$200	$109	$179	$212	$212	$212	$212	$212	$212	$212	$212	$212	$2,400

Spreading her costs over the full calendar year may help Julie balance monthly costs. Without the MPPP, Julie pays the full cost at the pharmacy until she hits her out-of-pocket cap in April.

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Scenario 2: What will Julie pay if she fills her prescriptions every other month?

Instead of filling her prescriptions every month, Julie's doctor sends a new prescription to the pharmacy for 2 months of supply. Julie's new out-of-pocket cost is $1,400 in January, without the MPPP, then $1,000 in March, until she reaches the $2,400 out-of-pocket cap.

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Julie **does not enroll** in the MPPP	$1,400	$0	$1,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,400
Julie **enrolls in the MPPP** in January	$200	$109	$209	$209	$209	$209	$209	$209	$209	$209	$209	$209	$2,400

Julie's cost-share in January would have been $1,400 without the MPPP. Enrolling in the MPPP may help Julie balance her monthly costs across the rest of the year. If you enroll in the MPPP at the beginning of the year, the most you will have to pay in January is $200.

Scenario 3: What will Julie pay if she fills her prescriptions monthly starting in July?

Instead of starting treatment in January, Julie now starts treatment in July. She expects to pay $700 out-of-pocket per month until she reaches the $2,400 out-of-pocket cap.

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Julie **does not enroll** in the MPPP	$0	$0	$0	$0	$0	$0	$700	$700	$700	$300	$0	$0	$2,400
Julie **enrolls in the MPPP** in January	$0	$0	$0	$0	$0	$0	$400	$200	$375	$475	$475	$475	$2,400

The MPPP still may help Julie balance her monthly costs across the rest of the year, but not as much as Scenarios 1 and 2, where she begins treatment and enrolls in the MPPP in the beginning of the year.

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Diego pays $450 at the pharmacy in May for a 1-month supply of multiple prescription drugs. He expects to pay the same out-of-pocket cost on a monthly basis for the rest of the year until he meets the $2,400 out-of-pocket cap. In June, Diego enrolls in the MPP program.

Scenario 4: What will Diego pay on a monthly basis if he enrolls in the MPPP in June?

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Diego **does not enroll** in the MPPP	$0	$0	$0	$0	$450	$450	$450	$450	$450	$150	$0	$0	$2,400
Diego **enrolls in the MPPP** in June	$0	$0	$0	$0	$450	$279	$104	$194	$306	$356	$356	$356	$2,400

*Payments Diego made before opting into the MPPP.

Since Diego has higher costs starting in the middle of the year, his cost-share may be lower at first, but will continue to increase. The MPPP may not be the right fit for Diego for this year.

Sonia has a chronic disease and is treated with multiple prescription drugs every month. She has an out-of-pocket cost of $200 at the pharmacy in January. She expects the same out-of-pocket cost on a monthly basis for the rest of the year until she meets the $2,400 out-of-pocket cap.

Scenario 5: What would Sonia's payments look like if she enrolls in the MPPP in January?

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Sonia **does not enroll** in the MPPP	$200	$200	$200	$200	$200	$200	$200	$200	$200	$200	$200	$200	$2,400
Sonia **enrolls in the MPPP** in January	$200	$18	$38	$60	$85	$114	$147	$187	$237	$304	$404	$604	$2,400

The MPPP may not be the right fit for Sonia since her monthly cost is balanced from month to month. She may likely not see a benefit with enrolling in the MPPP.

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Omar has an out-of-pocket cost of $60 at the pharmacy for a single drug. He expects to pay the same out-of-pocket cost on a monthly basis for the rest of the year.

Scenario 6: What would Omar's payments look like if he enrolls in the MPPP in January?

MPPP Enrollment	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total Paid
Omar **does not enroll** in the MPPP	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$720
Omar **enrolls in the MPPP** in January	$60	$5	$11	$18	$26	$34	$44	$56	$71	$91	$121	$181	$720

The MPPP may not be the right fit for Omar since his monthly cost is balanced from month to month at $60. He may likely not see a benefit with enrolling in the MPPP.

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Medicare Prescription Payment Plan (MPPP) Overview

1 What is the Medicare Prescription Payment Plan (MPPP)?

The Medicare Prescription Payment Plan, or MPPP, is a program offered by Medicare for prescription drugs. The MPPP will let you spread out your prescription drug out-of-pocket costs on a monthly basis for the rest of the year, without interest, instead of making a big single payment when you fill a prescription at the pharmacy.

2 How does the MPPP work?

Once you opt into the MPPP, you will get a monthly statement from your Part D plan. You will not have to pay for your medications at the pharmacy or other places you may fill your prescriptions that are covered by Medicare. You can pick up your prescription drugs at the pharmacy, and you will later get an updated statement from your Part D plan. Your statement will have information on the amount due to the plan and your current remaining balance for the rest of the year. This monthly statement is separate from your Explanation of Benefits or your Part D plan premium notice, which you may also get from your Part D plan.

3 If I participate in the MPPP, do I need to opt in each time I fill a prescription?

After you opt into in the MPPP (and stay enrolled), your costs for all Part D prescription drugs in the calendar year will be included in the monthly billing statements shared by your Part D plan. You are auto-enrolled for the next plan year as long as you do not opt out of the program or switch plans.

4 Who is eligible to participate in the MPPP?

Anyone with a Part D plan can participate in the MPPP. However, if you qualify for Extra Help, then Extra Help will benefit you more than participating in the MPPP.

MPPP Costs

1 How can I estimate my monthly costs?

- Refer to Medicare.gov Plan Finder to get a summary of your current coverage and help estimate your monthly costs. You can also talk to your local State Health Insurance Assistance Program (SHIP) or Part D plan about what your estimated monthly costs will be before participating in the MPPP.
- If you have higher costs at the beginning of the plan year, then you may be more likely to benefit from participating. Your monthly costs may also change after opting into the MPPP if you continue to fill new prescription drugs, until you reach the $2,400 out-of-pocket cap.

2 Do I have to pay interest or fees?

No, all payments made under the MPPP are interest-free, and there are no fees to participate. And while your costs are spread out over monthly payments, your total prescription drug costs for the year will be the same whether you participate in the MPPP or not. Also, you never will pay more than the out-of-pocket cap, which is $2,400 in 2027.

3 How do I make payments?

Once you enroll in MPPP, all payments are billed from your Part D plan monthly. You will not have to pay at the pharmacy. You can pay by check, credit or debit card, etc. Check with your plan to know what options are available to you.

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FREQUENTLY ASKED QUESTIONS

MPPP Costs (cont.)

4 What if I miss a payment?

Once a payment is missed, you have 2 months to pay the balance. Your Part D plan will send you a notice with the date by which the unpaid balance must be paid to stay in the MPPP. As long as you pay the overdue balance before the 2-month deadline, you can still stay in the MPPP.

5 What if I miss 2 or more payments?

- Your Part D plan must send you a notice of termination. The statement will include instructions on how you can ask for more information and how you may qualify to re-enroll in the MPPP. Your Part D plan can add you back to the MPPP if you pay your balance or if you show that there was a good reason for the unpaid balance.
- However, if you are disenrolled, your Part D plan may stop you from enrolling in the MPPP the next year if there is an unpaid balance. Your Part D plan cannot remove you from the plan unless you miss your monthly premium payments.

MPPP Enrollment

1 What are the benefits of the MPPP?

The MPPP will spread out your costs over the calendar year, which may help you budget your costs and make your medicines more affordable. Instead of paying the total cost of your prescriptions at the pharmacy, the MPPP will let you spread those costs over the course of the year and pay in monthly installments. You do not need to re-enroll each year. If you wish to leave the program, you can reach out to your plan.

2 Is the MPPP the right program for me?

- To understand if MPPP may be right for you, follow the decision map on page 3 of this guide. If you have recurring prescription drug costs that do not vary from month to month and that you are able to reasonably afford, then the MPPP may not be right for you. That's because each time you fill a prescription, the out-of-pocket costs are added to your monthly bills. As those costs are added over the course of the year, your total monthly payment toward the end of the year may be more than the cost of a single prescription. You will never pay more in total than you would if you had not enrolled.
- The MPPP may not be the best choice if:
  - You have costs that are low, manageable, and predictable
  - You don't want to change how you pay for your drugs
  - You get or are eligible for Extra Help from Medicare, Medicare Savings Program, or a State Pharmaceutical Assistance Program (SPAP)
- Talk to your local SHIP or your Part D plan to confirm if the MPPP is right for you. You may also refer to other available Medicare resources. If you have high out-of-pocket drug costs, particularly at the beginning of the plan year, your drug costs will be spread throughout the year. Your Part D plan can let you know whether the MPPP will help you with managing your monthly payments.

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FREQUENTLY ASKED QUESTIONS

MPPP Enrollment (cont.)

3 When can I opt into the MPPP?

You can enroll during open enrollment or any time during the calendar year before December. Since payments are spread out over the remaining months in the year, you will see the most benefit by enrolling earlier in the year.

4 Will participation in the MPPP be automatic?

Participation is voluntary and not automatic. You must enroll through your Part D plan.

5 How can I enroll in the MPPP?

You must enroll in the MPPP through your Part D plan. Your Part D plan will give you a phone number, website, or mail option to enroll in the MPPP. You may see a form called the "Medicare Prescription Payment Plan Participation Request Form." Make sure to click or check the "opt in now" or "I agree" if you decide to enroll.

6 Can I leave the MPPP?

You can leave the MPPP at any time by contacting your Part D plan. You may still owe a balance if any of your remaining balance is unpaid. You can choose whether to pay any unpaid balance all at once or if you would prefer to continue to be billed monthly. Once you disenroll, you will begin to pay the pharmacy directly for any new prescription drugs filled after you leave the MPPP.

7 Do I have to opt into the MPPP each year?

If you opted into the MPPP during 2026, and would like to do so again in 2027, you do not need to do anything. You are autoenrolled in MPPP for 2027, as long as you stay in the same plan.

8 Are other programs available to help me manage costs and pay for my medications?

Yes, the Extra Help program may help with costs if you make less than or equal to 150% of the FPL. Individuals might qualify for Extra Help if your income is at or below 150% of the FPL. If you qualify for Extra Help, you will likely benefit more with Extra Help than the MPPP. To learn more about Extra Help, visit: https://www.ssa.gov/pubs/EN-05-10508.pdf.

- To learn more about the application process, visit: https://secure.ssa.gov/i1020/Ee006bView.action.
- Call Social Security at 1-800-772-1213 to get a paper application or to make an appointment.
- Medicare beneficiaries who rely on state programs such as SPAPs or AIDS Drug Assistance Programs (ADAPs), or on charitable funding to help pay their out-of-pocket costs should contact those programs to find out if enrollment in MPPP is advisable in their circumstances, or ask your local SHIP about programs available in your state (SHIP contact information).
- Learn about how Medicare Savings Programs might also pay your Part A and Part B premiums, deductibles, coinsurance, and copayments at https://www.medicare.gov/basics/costs/help/medicare-savings-programs.

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FREQUENTLY ASKED QUESTIONS

MPPP Enrollment (cont.)

9 What else should I look out for during open enrollment?

- Many Medicare prescription drug plans have changed their cost and coverage policies as a result of the changes to the Part D program. As a result, it is even more important to (1) review your plan to make sure that your medications are covered and what they will cost you, (2) ensure there are no other restrictions that could limit your access to medications that your doctor prescribes for you, and (3) select the plan that is best for your individual needs. Refer to the MAPRx Part D Open Enrollment Guide if you have any questions.

10 How can I learn more about the MPPP?

- Contact your health plan or Part D plan by using the phone number on the back of your member ID card, or you can visit the plan website.
- Visit https://www.Medicare.gov for more information on how Medicare works.
  - Learn more about the Medicare Prescription Payment Plan.
- Visit the CMS Training Center for helpful resources: https://cmsnationaltrainingprogram.cms.gov/resources.
- Contact your local SHIP for in-depth, one-on-one insurance counseling and help with Medicare: https://www.shiphelp.org/.

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MAPRx brings together beneficiary, family caregiver, and health professional organizations committed to improving access to prescription medications and safeguarding the well-being of beneficiaries with chronic diseases and disabilities under Medicare Prescription Drug Coverage (Part D). This resource is co-sponsored by: