



## Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a new program that may help manage your costs by spreading your annual out-of-pocket drug costs into monthly payments. All Medicare plans with drug coverage offer this program and there is no cost to participate. You can opt in beginning on October 15<sup>th</sup> for the 2025 plan year. It's important to know that this program does not include your plan premium, so you should continue to pay your monthly premium.

### How Does It Work?

After you opt-in, you will fill your medications as normal, but you will not pay your cost share to the dispensing pharmacy. Instead, you will receive a monthly statement from your drug or health plan based on your prescription claims from the time you opted-in. If you have questions about your cost-share for a medication, ask the pharmacy or contact your Cigna Healthcare plan before you take the medication home. This program may help you manage your monthly expenses, but it does not save **you money or lower your drug costs.**

### Will This Payment Program Help Me?

You're most likely to benefit from participating in the Medicare Prescription Payment Plan if you have high drug costs earlier in the calendar year. Although you can start participating in this program at any time, starting earlier in the year will give you more time to spread your drug costs for the remainder of the year. Remember, this payment option might help you manage your monthly expenses, but it doesn't save you money or lower your costs.

This payment option might NOT be the best choice for you if:

- Your yearly drug costs are low.
- Your drug costs are the same each month.
- You're considering signing up for the payment option late in the calendar year (after September).
- You don't want to change how you pay for your drugs.
- You get or are eligible for Extra Help from Medicare.
- You get or are eligible for a Medicare Savings Program.
- You get help paying for your drugs from other organizations, like a State Pharmaceutical Assistance Program (SPAP), a coupon program, or other health coverage.

## How Will You Calculate My Monthly Drug Bill?

All Medicare plans are required to calculate your monthly drug payments the same, and your drug payments might change every month. Your monthly bill is based on your medication(s) cost-share, plus any previous month's balance, divided by the number of months left in the year. This means future payments might increase when you fill a new prescription or process a refill.

Your annual out-of-pocket drug costs do not change by participating in this program. This payment option assists in managing monthly drug costs and will not save you money.

For 2025, the maximum out-of-pocket is \$2,000 for covered Part D prescription drugs. Please note: if you are enrolled in a MA-PD plan, you may have a separate maximum out-of-pocket for medical costs.

## How can I opt-in or learn more about to the Medicare Prescription Payment Plan?

You may opt-in to the Medicare Prescription Payment Plan by:

- **Phone:** 1.866.845.1803, (TTY 711), 24 hours a day, 7 days a week
- **Online:** Visit <https://www.express-scripts.com/mppp>
- **Mail:** complete and return the enclosed election form

You can also learn more about the program, opt-in to paperless Medicare Prescription Payment Plan communications, and more on our customer portal, myCigna. Create an account or log on today at **myCigna.com**.

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