

# Your out-of-pocket (OOP) costs for covered Medicare Part D drugs will be capped in 2026<sup>1-3</sup>

Visit [MyHealthcareFinances.com](https://MyHealthcareFinances.com)  
or scan here to learn more about  
Part D and healthcare insurance:



- **\$2,100** is the **total maximum OOP cost** you will pay for all your covered Part D drugs in 2026. This includes your yearly deductible.
- You also have the **option to spread your OOP costs out over the course of the year** by opting in to the **Medicare Prescription Payment Plan**.

## Medicare Prescription Payment Plan<sup>1-3\*\*</sup>



Opt in during  
open enrollment  
or anytime during  
the plan year<sup>§</sup>



No payment  
required at  
pharmacy



Receive a bill  
from your Part  
D drug plan



Must opt in again if  
you switched health  
plans in 2026<sup>||</sup>

**For more information on the Medicare Prescription Payment Plan and how to opt in, contact your health plan or scan the QR code to visit [Medicare.gov](https://www.Medicare.gov):**



<sup>\*</sup> This plan only applies to drugs covered by Medicare Part D. Most medications you get from a pharmacy and take at home are covered by Part D. Please contact your health plan if you are unsure if your medications are covered by your Part D plan.

<sup>†</sup> There is no fee to join the plan.

<sup>‡</sup> This plan does not cover your monthly premium.

<sup>§</sup> You may also leave the plan anytime during the plan year.

<sup>||</sup> You will automatically be renewed into the payment plan if you did not switch health plans in 2026.

# If you have limited income and resources you may qualify for “Extra Help,” a federal program that can help lower your OOP costs<sup>4</sup>

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- **1 in 4 people with Medicare Part D qualify** for Extra Help, which can lower your OOP costs<sup>4</sup>
- Extra Help Benefits for Part D in 2026 include:<sup>5</sup>

**\$0** drug plan premium

**\$0** annual deductible

**\$12.65** copay for brand-name drugs & \$5.10 copay for generic drugs

- To learn more about Extra Help and how to apply, call Social Security at 1-800-772-1213, or visit [socialsecurity.gov/extrahelp](https://www.socialsecurity.gov/extrahelp).

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 its agents make no guarantee regarding reimbursement for any service or item.

Current as of 09/2025.

**References:** **1.** Inflation Reduction Act, Pub. L. No. 117-169 (2022) **2.** Centers for Medicare and Medicaid Services. (2024, February 29). Medicare Prescription Payment Plan: Final Part One Guidance. CMS. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-final-part-one-guidance.pdf> **3.** Centers for Medicare and Medicaid Services. (2025, April 15). Medicare Program; Policy and Technical Changes to the Medicare Advantage and Medicare Prescription Drug Benefit Programs for Contract Year 2026. <https://www.govinfo.gov/content/pkg/FR-2025-04-15/pdf/2025-06008.pdf> **4.** Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. 2025 Annual Report. <https://www.cms.gov/oact/tr/2025> **5.** Centers for Medicare and Medicaid Services. (2025, April 7). Announcement of Calendar Year (CY) 2026 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. CMS. <https://www.cms.gov/files/document/2026-announcement.pdf>