

# Tips for Part D Open Enrollment

For nearly 60 years, Medicare has helped pay for medical care for Americans over the age of 65, as well as younger Americans with certain medical needs. Thanks to Medicare Part D, nearly 90% of Medicare beneficiaries have comprehensive prescription drug coverage.

Part D, run by Medicare-approved private plans, provides coverage for outpatient prescription medicines that patients pick up at a retail or speciality pharmacy or receive through mail order. In its first 15 years, Part D contributed to [decreased mortality rates](#), [reduced hospitalizations](#) and emergency room visits in large part because of increased access and improved adherence to medicines for seniors and others enrolled in the program.

In 2025, there will be two new benefits in Part D: a \$2,000 limit on annual Part D out-of-pocket prescription drug costs and a voluntary payment program called the “Medicare Prescription Payment Plan” where seniors can spread out the cost of their Part D out-of-pocket costs throughout the year. This program can be helpful for patients with high out-of-pocket drug costs, preventing medication abandonment and treatment delays.

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## Here are some suggestions for beneficiaries enrolling or re-enrolling in Part D this fall:

- Patients or caregivers can call your provider or 1-800-MEDICARE to learn more about the Medicare Prescription Payment Plan, the new \$2,000 out-of-pocket cap, \$35 insulin copay caps and other benefits.
- [State Health Insurance Agencies \(SHIPs\)](#) can also help patients, families and caregivers select a Medicare plan that works best.
- [Medicare's plan finder](#) can be useful for finding the right plan with coverage of the medicines individual beneficiaries may need. Consider whether the plan covers your medicine, what pharmacies are preferred or in-network and if the plan offers mail-order refills.
- If you are low-income, look into [Medicare's Extra Help program](#), which helps with premiums, deductibles, coinsurance and other costs in Part D.



Find all of the options for your area.



Check to see which plans cover your medicines.



Compare the costs of each plan.



Consider all the features of each plan.

[Learn more about Medicare Part D and enroll in a plan here.](#)