

# Manage your Part D prescription costs with flexible payment options



**A new Medicare Part D program lets you spread your prescription costs into lower and more manageable monthly payments.<sup>1</sup>**

- In 2026, you will pay no more than **\$2100 in the calendar year** for all of your Part D prescription drugs, branded or generic<sup>1,2</sup>
- The **Medicare Prescription Payment Plan (MPPP)** is a voluntary program that can **spread your prescription costs into small monthly payments** across the year<sup>1,3\*</sup>

**Use the calculator on the next page to see how the MPPP may be able to help spread out your prescription costs**



## **Why should I consider the MPPP?**

You may pay **smaller monthly payments across the year** instead of lump sum payments for each prescription.<sup>3</sup>



## **How do I sign up?**

Call your health plan that manages your prescription drugs and say, “**I want to sign up for the Medicare Prescription Payment Plan.**”<sup>3</sup>



## **When do I sign up?**

Any time during the year. **It's not too late!**<sup>1,3</sup>



## **Find out more about the MPPP**

Scan the QR code to find out more. You can also call your health plan or visit **[www.medicare.gov/prescription-payment-plan](https://www.medicare.gov/prescription-payment-plan)**.

\*The MPPP is a voluntary program managed by the Centers for Medicare and Medicaid Services. There is no cost to participate in the MPPP.

# Once you reach the \$2100 limit in 2026, you will pay \$0 for Part D prescriptions for the rest of the year

This 2026 calculator is designed to provide estimated out-of-pocket costs for illustrative purposes only. Actual out-of-pocket costs will vary by patient and health plan.\*

STEP 1

Choose the month in 2026 you plan to opt in to the MPPP ("MPPP Enrollment Month").

STEP 2

Enter how much you have spent (or anticipate spending) for all of your prescription drugs from January 1, 2026, until the selected MPPP Enrollment Month.

STEP 3

Enter how much you expect to spend on your prescription drugs from the selected MPPP Enrollment Month until December 31, 2026.

STEP 4

Click the "Calculate" button to see how much you may pay.

CALCULATE

	With the MPPP	Without the MPPP†
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

\*Information provided in the calculator is designed to assist patients, but should in no way be considered a guarantee of specific costs or coverage for any prescription drug or specific patient in a given time period.

†This calculator assumes for modeling purposes that, without the MPPP, the pharmacy would charge the patient the full Step 3 amount in the selected MPPP Enrollment Month. Any changes in the amount the pharmacy charges and when those charges occur would lead to different out-of-pocket cost estimates compared to what is shown in the calculator.

References: 1. Centers for Medicare & Medicaid Services. Medicare and Medicaid programs; contract year 2026 policy and technical changes to the Medicare Advantage program, Medicare Prescription Drug Benefit program, Medicare cost plan program, and Programs of All-Inclusive Care for the Elderly. Department of Health and Human Services. *Federal Register*. 2025;90(71):15792-15921. 2. Centers for Medicare & Medicaid Services. How much does Medicare drug coverage cost? Accessed July 7, 2025. <https://www.medicare.gov/health-drug-plans/part-d/basics/costs> 3. Centers for Medicare & Medicaid Services. What's the Medicare Prescription Payment Plan? September 2024. Accessed July 7, 2025. <https://www.medicare.gov/publications/12211-whats-the-medicare-prescription-payment-plan.pdf>