

# The Medicare Prescription Payment Plan may help manage monthly drug costs

The Centers for Medicare & Medicaid Services (CMS) has created a payment option that may help you manage your covered Part D prescription drug costs. You can now choose to spread out your covered Part D out-of-pocket prescription drug costs over the rest of the calendar year.

## How does the Medicare Prescription Payment Plan work?

If you opt into the program, you will no longer pay the pharmacy when you fill your covered Part D prescriptions. Instead, your plan will pay and send you a monthly bill. You'll get a separate bill for your monthly plan premium if you have one.

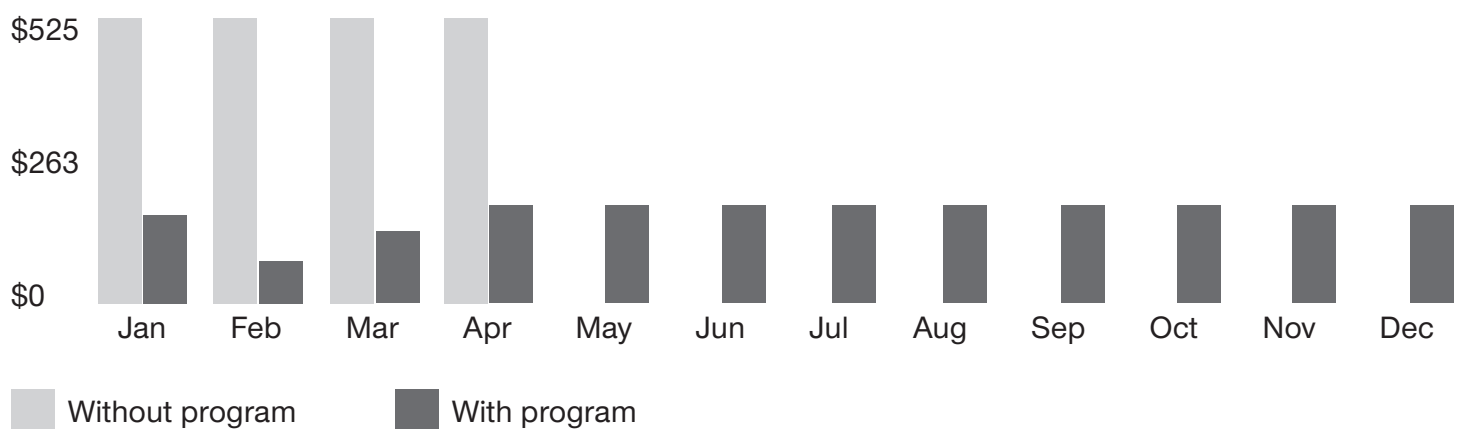
You should always pay your plan premium bill first. Do not include payment for your Medicare plan premium with your Medicare Prescription Payment Plan payment. Payments should always be sent separately.

## Is the Medicare Prescription Payment Plan right for me?

The program might be a good fit for you if you have high covered Part D drug costs, will hit the \$2,100 annual out-of-pocket maximum amount before September and want to spread your covered Part D drug costs throughout the rest of the year.

In this example, rather than paying \$525 out-of-pocket per month for the first 4 months of the year for a covered Part D drug, a program participant would pay about \$190.38 per month over the course of the calendar year. This is only one example of how the program would work. Each member's situation will depend on their plan's structure and their personal prescription needs.

## Monthly payments



## **The Medicare Prescription Payment Plan might not be a good fit for you if:**

- Your yearly covered Part D drug costs are low and about the same each month
- You're not likely to reach the \$2,100 annual out-of-pocket maximum
- You qualify for Extra Help or another government program to help save on your covered Part D prescription drug costs

## **What other programs might help lower my drug costs?**

The Medicare Prescription Payment Plan might help you manage your budget, **but it won't save you money or lower your drug costs**. Visit [Medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs) to learn about programs that can help lower your drug costs.

## **How are my bills calculated in the program?**

Your bill will be based on what you owe for your prescriptions divided by the number of months left in the year. You won't pay any interest or fees on the amount you owe, even if your payment is late. Your future payments increase as you continue to fill your prescriptions throughout the rest of the year. All Medicare Part D prescription drug plans use the same formula to figure out your monthly payments under the Medicare Prescription Payment Plan.

## **Do I have to join the Medicare Prescription Payment Plan?**

No. Participation in the Medicare Prescription Payment Plan is not required and may not be a good fit for everyone. You can opt into or out of the program at any time throughout the year. If you leave the program, your Medicare Part D drug coverage and other Medicare benefits won't be affected, and you'll go back to paying the pharmacy directly for all your covered Part D drug costs. You are still required to pay your outstanding balance if you decide to switch plans or insurance providers.

## **How do I opt into the Medicare Prescription Payment Plan?**

If you think this payment option is right for you, you have several ways to opt in. You can:

- Scan the QR code on the **Medicare Prescription Payment Plan Participation Request Form** that we've included to opt in online
- Call us at the toll-free number for members on your member ID card
- Complete the form that we've included and mail it to:  
UnitedHealthcare  
P.O. Box 30782  
Salt Lake City, UT 84130-0782

## **Do I need to rejoin the program each year?**

If you joined the Medicare Prescription Payment Plan and are switching to a different UnitedHealthcare Medicare Advantage plan, you'll need to opt in to the program again to continue for the next year. If you're staying in the same plan, your participation will continue from one calendar year to the next unless you decide to opt out.

## **Questions? We're here to help.**

If you have more questions about the program and if it might be a good fit for you, please call Customer Service at the toll-free number for members on your member ID card.