

Learn more about the Medicare Prescription Payment Plan

Beginning January 1, 2025, the Medicare Prescription Payment Plan is a new option that will be available to help spread the cost of Part D prescriptions throughout the rest of the year.

Is the Medicare Prescription Payment Plan a good fit for you?

This optional program may not be a good fit if:

- Your yearly drug costs are low or relatively the same each month
- You are not likely to reach the \$2,100 annual out-of-pocket limit
- You qualify for Extra Help or another government program to help save on covered Part D prescription drug costs
- You don't want to change how you pay for your prescription drugs

This program is designed to help if:

- You have high out-of-pocket covered Part D drug costs earlier in the plan year
- You are likely to reach the \$2,100 annual out-of-pocket limit
- You like the idea of spreading out payments more evenly

If you opt into the Medicare Prescription Payment Plan, you will no longer pay the pharmacy when you fill a covered Part D prescription. Your plan will pay the pharmacy on your behalf and send you a monthly bill for your prescription drug costs. You will continue to receive a separate bill for your monthly plan premium if you have one.



Here are some examples:

- May not be a good fit if someone's covered Part D prescriptions always cost \$55 per month and would not reach the \$2,100 annual out-of-pocket limit. A program participant may pay less at the beginning of the year and more at the end of the year.
- May be a good fit if someone's covered Part D prescriptions cost \$525 per month for the first 4 months of the year. Spreading payments throughout the year means that 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 \$181.32 per month over the course of the calendar year. Costs may change if additional covered Part D prescriptions are added.

Frequently asked questions

If the Medicare Prescription Payment Plan is a good fit for me, how do I opt in?

You can opt into the Medicare Prescription Payment Plan only after you have enrolled in a Medicare plan with Part D coverage for 2026. If you are already a member, you can opt in any time.

You or your legal representative can opt in by completing an election request form over the phone, online or with a paper form. Election requests will be processed within 24 hours of receipt.

Can I stop participating after I have opted in?

Yes. You can opt into or out of the program at any time throughout the year. If you leave the program, your Medicare drug coverage and other Medicare benefits won't be affected, and you'll go back to paying the pharmacy directly for your out-of-pocket drug costs. You'll still pay your balance even if you opt out of the Medicare Prescription Payment Plan.

If you have a past due balance, you will not be able to rejoin the program until your past due balance is paid.

Do I have to participate in the Medicare Prescription Payment Plan?

No. Participation in the Medicare Prescription Payment Plan is optional.

How are monthly bills calculated?

The monthly Medicare Prescription Payment Plan bill will be based on what you owe for your prescriptions divided by the number of months left in the year. Future payments might increase if new prescriptions are added. You won't pay any interest or fees on the amount owed, even if the payment is late.

If your Medicare plan has a premium, you should always pay your plan premium bill first. Do not include payment for your Medicare plan premium with the payment for your Medicare Prescription Payment Plan. Payments should always be sent separately.

Will the Medicare Prescription Payment Plan help me save on my prescription costs?

No. The Medicare Prescription Payment Plan might help you manage your budget, but it's important to know this program does not lower prescription drug costs.

Are all my prescriptions eligible for the Medicare Prescription Payment Plan?

This payment plan applies only to prescriptions covered by Medicare Part D. Non-Part D drugs and Part B drugs are not eligible.

Your next steps if this program is a good fit

You can opt into the Medicare Prescription Payment Plan online at retiree.uhc.com, by mail or by calling UnitedHealthcare.

To opt in by phone or for additional questions, call [the number on your member ID card **866-487-9303**, TTY **711**, 8 a.m. to 8 p.m. local time, Monday–Friday.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.

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