

2026

Medicare Part D Updates



Actor portrayal

Stay ahead with important changes to prescription drug coverage, out-of-pocket costs, and plan options—so you can make informed decisions.

KEY INFORMATION INCLUDES



\$2,100 out-of-pocket (OOP) maximum

Starting in January 2026, your Part D OOP maximum will increase from \$2,000 to \$2,100 per year for your prescription drugs.



Extra help for those with limited income and resources

The income limit to get extra help with prescription costs in 2026 remains at 150% of the Federal Poverty Level. If eligible, you pay lower copays for prescription drugs and may have no premiums or deductible.



Monthly payment plan

A free, voluntary program rolled out in 2025 allows you to spread your prescription drug costs across monthly payments, making them more manageable.

Questions? We are here to help.

CALL 1-877-219-7770, Monday – Friday, 8 AM – 8 PM ET

VISIT [MadrigalPatientSupport.com](https://www.MadrigalPatientSupport.com)

Extra Help for those with limited income and resources

In 2026, the Extra Help program continues to help people with limited income get Part D prescription medication coverage. If you qualify for Extra Help, there may be no premiums or deductible with your Part D coverage. You would also receive lower copays for both brand-name and generic drugs.

In order to qualify for Extra Help for the 2026 plan year, you must have income at or below a certain limit.

For reference, the 2025 income limits were:

Household size	2025 Income limit
Single-person 	\$23,475
Two-person 	\$31,725

Income limits are based on 150% of the Federal Poverty Level (FPL) adjusted for household size. Each year, the income limits are updated when the FPL changes.

For more information about the Extra Help program, including how to enroll:

CALL

The Social Security Administration: 1-800-772-1213

VISIT

[Medicare.gov](https://www.Medicare.gov) Help with Drug Costs

Medicare Prescription Payment Plan (MPPP)

If you’re finding it hard to pay for your prescriptions, the Medicare Prescription Payment Plan (MPPP) might help. It lets you spread out-of-pocket payments for prescriptions across the calendar year. You can join the MPPP anytime throughout the year, including during open enrollment.

Joining the MPPP early means you get the most benefit when your prescription costs are high. The sooner you enroll, the more months you’ll have to spread payments out, making them easier to manage.

After you join the MPPP, you won’t have to pay anything at the pharmacy for your prescription costs. Each month, your Part D plan will send you a statement showing your costs under the MPPP, which will be spread out over the rest of the year. This payment is different from your monthly Part D premium.

MPPP payment example

Below is an example of a patient who elected to not enroll in the MPPP versus a patient who enrolled in the MPPP during open enrollment and before their first fill of a high-cost prescription medication with a Part D out-of-pocket (OOP) maximum of \$2,100. OOP costs stop once the OOP maximum (\$2,100) is reached.

Not Enrolled in MPPP			Enrolled in MPPP		
\$2,100 OOP at pharmacy			\$0 OOP at pharmacy/ \$175 monthly payment to plan		
JAN \$600	FEB \$500	MAR \$500	JAN \$175	FEB \$175	MAR \$175
APR \$500	MAY \$0	JUN \$0	APR \$175	MAY \$175	JUN \$175
JUL \$0	AUG \$0	SEP \$0	JUL \$175	AUG \$175	SEP \$175
OCT \$0	NOV \$0	DEC \$0	OCT \$175	NOV \$175	DEC \$175
Total \$2,100			Total \$2,100		

How to enroll in the Medicare Prescription Payment Plan (MPPP)

In 2026, Medicare Prescription Payment Plan (MPPP) enrollment from 2025 will automatically renew with the same Part D plan. If you switch plans, you must opt in again.

You have three ways to enroll in the MPPP:

-  **Call the plan**
The number can be found on the plan ID card
-  **Visit the plan’s website**
-  **Submit a paper form**
May be sent by or requested from the plan



For more information about the MPPP and to learn whether it is the right program for you:

VISIT [Medicare.gov](https://www.medicare.gov) Prescription Payment Plan



For additional questions about Medicare Part D, visit [Medicare.gov](https://www.medicare.gov).

Madrigal Patient Support® is also here to help.

 **CALL 1-877-219-7770**
Monday – Friday, 8 AM – 8 PM ET

 **VISIT [MadrigalPatientSupport.com](https://www.MadrigalPatientSupport.com)**

REFERENCES

¹Medicare.gov. Help with drug costs. Accessed August 28, 2025. <https://www.medicare.gov/basics/costs/help/drug-costs> ²Centers for Medicare & Medicaid Services. Medicare Prescription Payment Plan Fact Sheet. [PDF]. Centers for Medicare & Medicaid Services; August 2023. Accessed October 20, 2025. <https://www.cms.gov/files/document/medicare-prescription-payment-plan-fact-sheet.pdf> ³Medicare.gov. What’s the Medicare Prescription Payment Plan? Accessed September 25, 2025. <https://www.medicare.gov/prescription-payment-plan> ⁴Social Security Administration. HI 03001.020 – Eligibility for Extra Help (Prescription Drug Low-Income Subsidy). Accessed October 8, 2025. <https://secure.ssa.gov/poms.nsf/lnx/0603001020> ⁵Social Security Administration. HI 03020.055 – Income Limits for Subsidy Eligibility. Accessed October 8, 2025. <https://secure.ssa.gov/poms.nsf/lnx/0603020055> ⁶Medicare.gov. How much does Medicare drug coverage cost? Accessed September 25, 2025. <https://www.medicare.gov/health-drug-plans/part-d/basics/costs> ⁷Centers for Medicare & Medicaid Services. What’s the Medicare Prescription Payment Plan? [PDF]. Centers for Medicare & Medicaid Services; September 2025. Accessed October 20, 2025. <https://www.medicare.gov/publications/12211-whats-the-medicare-prescription-payment-plan.pdf>

